



Public disclosure on liquidity risk as required in terms of Appendix I to Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as at 31 Dec 2023 for Tata Industries Limited

(Rs. in lakhs)

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

| Sr. No | Number of Significant Counterparties | Amount* | % of Total deposits | % of Total Liabilities |
|--------|--------------------------------------|---------|---------------------|------------------------|
| 1 | 5 | 155,000 | 0% | 91% |

(ii) Top 20 Large Deposits

| Sr. No. | Counterparty | Amount | % of total deposits |
|---------|--------------|--------|---------------------|
| Nil | | | |

(iii) Top 10 Borrowing

| Sr. No. | Name of Lender/Investor | Amount* | % of total Borrowings |
|---------|---|---------|-----------------------|
| 1 | DBS Bank Ltd | 70,000 | 45% |
| 2 | Bajaj Finance Limited | 50,000 | 32% |
| 3 | SBI Life Insurance Company Limited | 20,000 | 13% |
| 4 | Kotak Mahindra Investments Limited | 10,000 | 7% |
| 5 | Aditya Birla Sun Life Insurance Company Limited | 5,000 | 3% |

(iv) Funding Concentration based on significant instrument/product

| Sr. No. | Name of the instrument/ product | Amount* | % of total liabilities |
|---------|---------------------------------|----------------|------------------------|
| 1 | NCDs | 95,000 | 56% |
| 2 | Term loan | 60,000 | 35% |
| | Total | 155,000 | 91% |

*Face value of outstanding amount considered.

(v) Stock Ratios

| | Particulars | % |
|---------|--|----|
| (a)(i) | Commercial papers as a % of total public funds | 0% |
| (a)(ii) | Commercial papers as a % of total liabilities | 0% |

TATA INDUSTRIES LIMITED

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| | | |
|----------|--|----|
| (a)(iii) | Commercial papers as a % of total assets | 0% |
| | | |
| (b)(i) | Non-convertible debentures (original maturity less than 1 year) as a % of total public funds | 0% |
| (b)(ii) | Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities | 0% |
| (b)(iii) | Non-convertible debentures (original maturity less than 1 year) as a % of total assets | 0% |
| | | |
| (c)(i) | Other Short-term liabilities as a % of total public funds | 2% |
| (c)(ii) | Other Short-term liabilities as a % of total liabilities | 2% |
| (c)(iii) | Other Short-term liabilities as a % of total assets | 0% |

(vi) A liquidity risk management framework is in place to ensure adequate liquidity is maintained. Risk Management Committee (RMC) reports to the Board and evaluates overall risks including liquidity risk. Asset Liability Management Committee (ALCO) would implement the liquidity risk management strategy.

Footnotes:

1. For the purpose of above disclosure, in Public Funds, one component of the public funds - NCDs are shown at Face Value whereas the other components are shown at carrying values.
2. All other assets and liabilities other than covered by point 1 above are shown at carrying values.
3. Total Liabilities refer to all liabilities excluding Share Capital and Reserves.
4. Other short-term liabilities does not include financial liabilities (borrowings) payable within a year.

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