



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 30 June 2025 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	25	150,000	0%	86.91%

(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	Bajaj Finance Limited	45,000	30.00%
2	DBS Bank Limited	20,000	13.33%
3	Utkal Alumina International Limited	20,000	13.33%
4	Hindalco Industries Limited	13,500	9.00%
5	PB Fintech Limited	13,000	8.67%
6	Kotak Mahindra Investments Limited	10,000	6.67%
7	Zydus Healthcare Limited	7,500	5.00%
8	JSW Energy Limited^	5,000	3.33%
9	Aditya Birla Sun Life Insurance Company Limited	5,000	3.33%
10	Grasim Industries Limited	2,000	1.33%

*Refer Note 1

^JSW Energy Ltd. exercised the put option on July 21, 2025 and the outstanding amount of NCD has been repaid

TATA INDUSTRIES LIMITED

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(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Non-Convertible Debentures (NCD)	95,000	55.05%
2	Short-Term revolving Loan	45,000	26.07%
2	Term loan	10,000	5.79%
	Total	150,000	86.91%

*Refer Note 1

(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%
(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	33%
(b)(ii)	Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities	29%
(b)(iii)	Non-convertible debentures (original maturity less than 1 year) as a % of total assets	6%
(c)(i)	Other Short-term liabilities as a % of total public funds	3%
(c)(ii)	Other Short-term liabilities as a % of total liabilities	3%
(c)(iii)	Other Short-term liabilities as a % of total assets	0.5%

(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 the above disclosure, public funds are shown at face value.
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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