



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 Sep 2024 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	29	155,000	0%	91.06%

(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	50,000	32.26%
2	Utkal Alumina International Limited	20,000	12.90%
3	DBS Bank Limited	20,000	12.90%
4	PB Fintech Limited	13,000	8.39%
5	Kotak Mahindra Investments Limited	10,000	6.45%
6	Zydus Healthcare Limited	7,500	4.84%
7	Aditya Birla Sun Life Insurance Company Limited	5,000	3.23%
8	JSW Energy Limited	5,000	3.23%
9	Balkrishan Goenka	4,300	2.77%
10	Aryabhat Vyapar Private Limited	3,930	2.54%

*Face value of outstanding amount considered

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	NCDs	95,000	55.81%
2	Term loan	60,000	35.25%
	Total	155,000	91.06%

*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%
(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	45%
(b)(ii)	Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities	41%
(b)(iii)	Non-convertible debentures (original maturity less than 1 year) as a % of total assets	7%
(c)(i)	Other Short-term liabilities as a % of total public funds	5%
(c)(ii)	Other Short-term liabilities as a % of total liabilities	5%
(c)(iii)	Other Short-term liabilities as a % of total assets	1%

(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, 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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