TOURISM FINANCE CORPORATION OF INDIA LIMITED

NOTES FORMING PART OF FINANCIAL STATEMENTS

(₹ in Lakh)

Note No.	Particulars	Year Ended 31 March 2026	Year Ended 31 March 2025
51	**8.13 Disclosures on Liquidity Risk**		

8.13.1 Funding concentration based on significant counterparty

No. of Significant Counterparties	18	17
Amount	1,00,706.00	72,470.50
% of Total Deposit	N.A.	N.A.
% of total Liabilities	91.83%	81.80%

8.13.2 Top 20 large deposits

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Companies registered with Reserve Bank of India does not accept public deposit.

8.13.3 Top 10 Borrowings

Amount	83,989.62	64,470.50
% of total Borrowings	77.52%	65.58%

8.13.4 Funding concentration based on significant instrument/product

Name of the instrument/product	Amount	% of Total Liabilities	Amount	% of Total Liabilities
1. Secured Non-Convertible Debentures	-	0.00%	15,974.00	18.03%
2. Unsecured Non- Convertible Debentures	17,500.00	15.96%	17,500.00	19.75%
3. Term Loans from Bank/FI	90,846.00	82.84%	53,134.55	59.98%
4. Working Capital Limit/WCDL	-	0.00%	-	0.00%
Total Borrowings	1,08,346.00	98.80%	86,608.55	97.76%
Total Liabilities (Total Liabilities - Equity & other Equity)	1,09,665.97		88,590.09	

8.13.5 Stock Ratios

Particulars	as a % of total			as a % of total		
	public fund	liabilities	assets	public fund	liabilities	assets
Commercial Paper	-	-	-	-	-	-
Non-convertible Debentures (Original maturity of less than one year)	-	-	-	-	-	-
Other Short term liabilities	27.16%	26.83%	12.20%	39.66%	38.77%	16.34%

8.13.6 Institutional Set Up for Liquidity Risk Management

The Liquidity Risk management of the Company is governed by the Liquidity Risk Management Framework and Asset & Liability Management(ALM) Policy approved by the Board. The Board of Directors of the Company has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee of Directors (RMCD) is responsible for evaluating the overall risks faced by the company including liquidity risks. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the liquidity risk tolerance/limit set by the Board as well as implementing the liquidity risk management strategy. The role of ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk and overseeing the liquidity positions at an entity level.