PUBLIC DISCLOSURE ON LIQUIDITY RISK – Quarter ended 31st March 2026

(i) Funding Concentration based on Significant Counterparty (both deposits and borrowings):

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1	1	64.14	-	40.29%

(ii) Top 20 Large Deposits: NIL

(iii) Top 10 Borrowings:

Sr. No.	Amount (₹ in Crore)	% of Total Borrowings
1	57.32	36.01%
2	20.39	12.81%
3	10.00	6.28%
4	10.00	6.28%
5	9.94	6.24%
6	9.86	6.20%
7	9.58	6.02%
8	9.50	5.97%
9	5.00	3.14%
10	5.00	3.14%

(iv) Funding Concentration based on Significant Instrument/Product:

Sr. No.	Name of the Instrument/ Product	Amount (₹ in Crore)	% of Total Liabilities
01.	Borrowings from Banks	71.61	44.99%
02.	Loans from Directors	57.32	36.01%
03.	Non-Convertible Debentures	20.39	12.81%
04.	Subordinated Debts	9.86	6.20%
	Total	**159.18**	**100.00%**

(v) Stock Ratios

(a) Commercial papers as a % of total public funds, total liabilities and total assets: **NIL**

(b) Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **NIL**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets: **NIL**

(vi) Institutional set-up for Liquidity Risk Management:

BOARD OF DIRECTORS

↓

CHIEF EXECUTIVE OFFICER

↓

MARKETING HEAD

↓

BRANCH MANAGERS