

PUBLIC DISCLOSURE ON LIQUIDITY RISK – Quarter ended 31st March 2025

(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	15.53	-	27.03%

(ii) Top 20 Large Deposits: NIL

(iii) Top 10 Borrowings:

Sr. No.	Amount (₹ in Crore)	% of Total Borrowings
1	16.60	28.89%
2	10.00	17.40%
3	8.05	14.01%
4	8.00	13.92%
5	7.48	13.02%
6	3.96	6.89%
7	2.48	4.32%
8	0.89	1.54%

(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	28.90	50.30%
02.	Loans from Directors	16.60	28.89%
03.	Non-Convertible Debentures	8.00	13.92%
04.	Subordinated Debts	3.96	6.89%
Total		57.46	100%

(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:

