

**PUBLIC DISCLOSURE ON LIQUIDITY RISK – Quarter ended 31<sup>st</sup> December 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	55.07	-	52.72%

**(ii) Top 20 Large Deposits: NIL**
**(iii) Top 10 Borrowings:**

Sr. No.	Amount (₹ in Crore)	% of Total Borrowings
1	18.15	17.38%
2	16.27	15.58%
3	10.00	9.57%
4	10.00	9.57%
5	9.62	9.20%
6	9.50	9.09%
7	7.49	7.17%
8	5.00	4.79%
9	5.00	4.78%
10	4.99	4.77%

**(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	62.55	59.88%
02.	Loans from Directors	18.15	17.38%
03.	Non-Convertible Debentures	16.27	15.58%
04.	Subordinated Debts	7.49	7.17%
<b>Total</b>		<b>104.46</b>	<b>100.00%</b>

**(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:**
