

30-Jun-25

1. Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	No. of significant counterparties	Amount (INR Cr.)	% of Total Deposits	% of Total Liabilities
1	8	3,235.00	NA	42.49

2. Top 20 large deposits (amount in Rs. crore and % of total deposits): Not Applicable

3. Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Sr.	Amount (Rs. crore)	% of Total
1	950.00	27.32
2	900.00	25.88
3	550	15.81
4	385	11.07
5	150	4.31
6	100	2.88
7	100	2.88
8	100	2.88
9	40	1.15
10	25	0.72

4. Funding Concentration based on significant instrument/product

Sr.	Name of instrument/product	Amount (INR)	% of Total
1	Debentures	2,062.80	27.09%
2	ICDs	1,415.00	18.59%
3	CP	0.00	0.00%
4	Bank Borrowing	0.00	0.00%

5. Institutional set-up for liquidity risk management:

(a)	Board of Directors
(b)	Risk Management Committee (RMC)
(c)	Asset-Liability Management Committee (ALCO)
(d)	Asset-Liability Management Support Group

Disclosure on stock ratios based on “Master Direction – Reserve Bank of India (Non-Banking Financial Company –Scale Based Regulation) Directions, 2023” RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023

Ratio	June 30, 2025
Commercial paper	
/ total public funds	0%
/ total liabilities	0%
/ total Assets	0%
Short Term Non-convertible debentures	
/ total public funds	0%
/ total liabilities	0%
/ total Assets	0%
Other short-term liabilities	
/ total public funds	39.8%
/ total liabilities*	18.2%
/ total Assets	18.2%

*Total liabilities include equity share capital and reserves & surplus.