

30-Sep-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	7	3,391.00	NA	43.10

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. No.	Amount (Rs. crore)	% of Total Borrowings
1	1,500.00	40.91%
2	550.00	15.00%
3	500.00	13.64%
4	491.00	13.39%
5	150.00	4.09%
6	100.00	2.73%
7	100.00	2.73%
8	78.00	2.13%
9	25.00	0.68%
10	20.00	0.55%

4. Funding Concentration based on significant instrument/product

Sr. No.	Name of instrument/product	Amount (INR Cr.)	% of Total Liabilities
1	Debentures	1,562.80	19.86%
2	ICDs	2,104.00	26.74%
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	September 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	53.1%
/ total liabilities*	24.7%
/ total Assets	24.7%

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