

30-Sep-24

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	10	1,752.00	NA	27.88

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	700.00	35.52%
2	500.00	25.37%
3	169	8.58%
4	105	5.33%
5	100	5.07%
6	53	2.69%
7	40	2.03%
8	35	1.78%
9	25	1.27%
10	25	1.27%

4. Funding Concentration based on significant instrument/product

Sr. No.	Name of instrument/product	Amount (INR Cr.)	% of Total Liabilities
1	Debentures	874.70	13.92%
2	ICDs	1,096.00	17.44%
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, 2024
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	49.1%
/ total liabilities*	15.4%
/ total Assets	15.4%

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