

Disclosure on Liquidity Risk:

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

| Particulars | Number of Significant Counterparties | Amount (₹ In Lakhs) | % of Total deposits | % of Total Liabilities |
|--------------------|--------------------------------------|---------------------|---------------------|------------------------|
| As at Sep 30, 2024 | 46 | 99,750.47 | 0% | 98.44% |
| As at Mar 31, 2024 | 43 | 76,667.64 | 0% | 97.90% |

2. Top 20 large deposits (amount in ₹ lakhs and % of total deposits) :

Nil

3. Top 10 borrowings (amount in ₹ lakhs and % of total borrowings)

| Particulars | Amount (₹ in Lakh) | % of total borrowings |
|--------------------|--------------------|-----------------------|
| As at Sep 30, 2024 | 57,549.67 | 57.69% |
| As at Mar 31, 2024 | 47,742.05 | 62.27% |

4. Funding Concentration based on significant instrument/product :

| Name of the instrument/ product | Quarter ended Sep 30, 2024 | | Year ended March 31, 2024 (Restated) | |
|---------------------------------|----------------------------|------------------------|--------------------------------------|------------------------|
| | Amount (₹ lakh) | % of Total Liabilities | Amount (₹ lakh) | % of Total Liabilities |
| a) Term Loan | 94,921.40 | 93.67% | 73,664.85 | 94.07% |
| b) Non-Convertible Debenture | 3,223.18 | 3.18% | 500.21 | 0.64% |
| c) Cash Credit/OD | 1.42 | 0.00% | 755.06 | 0.96% |
| d) Unsecured Loans | 810.49 | 0.80% | 953.96 | 1.22% |
| e) Subordinated Liability | 793.99 | 0.78% | 793.56 | 1.01% |
| Total | 99,750.47 | 98.44% | 76,667.64 | 97.90% |

5. Stock Ratios:

| Particulars | Quarter ended Sep 30, 2024 | | | Year ended March 31, 2024(Restated) | | |
|---|----------------------------|------------------------|-------------------|-------------------------------------|------------------------|-------------------|
| | % of total public funds | % of total liabilities | % of total assets | % of total public funds | % of total liabilities | % of total assets |
| a) Commercial papers | NA | Nil | Nil | NA | Nil | Nil |
| b) Non-convertible debentures (original maturity of less than one year) | NA | Nil | Nil | NA | Nil | Nil |
| c) Other short-term liabilities, if any | NA | 0.94% | 0.77% | NA | 1.31% | 1.04% |