

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 Jun 30, 2025	42	1,10,835.39	0%	98.60%
As at Mar 31, 2025	47	1,13,706.31	0%	98.48%

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)	%
As at Jun 30, 2025	61,865.77	55.82%
As at Mar 31, 2025	61,334.31	53.94%

4. Funding Concentration based on significant instrument/product :

Name of the instrument/ product	Period ended June 30, 2025		Period ended Mar 31, 2025	
	Amount (₹ lakh)	% of Total Liabilities	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	1,06,891.17	95.09%	1,09,516.83	94.85%
b) Non-Convertible Debenture	1,985.26	1.77%	2,738.55	2.37%
c) Cash Credit/OD	588.02	0.52%	-	0.00%
d) Unsecured Loans	576.02	0.51%	656.06	0.57%
e) Subordinated Liability	794.92	0.71%	794.87	0.69%
Total	1,10,835.39	98.60%	1,13,706.31	98.48%

5. Stock Ratios:

Particulars	Period ended June 30, 2025			Period ended Mar 31, 2025		
	% 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	0.96%	0.78%	NA	1.22%	0.99%