

**PUBLIC DISCLOSURE ON LIQUIDITY RISK – Quarter ended 31<sup>st</sup> December 2024**
**(i) Funding Concentration based on Significant Counterparty (both deposits and borrowings):**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1	1	18.26	-	36.51%

**(ii) Top 20 Large Deposits: NIL**
**(iii) Top 10 Borrowings:**

Sr. No.	Amount (₹ in Crore)	% of Total Borrowings
1	16.60	33.20%
2	9.94	19.87%
3	8.32	16.64%
4	7.25	14.51%
5	3.03	6.05%
6	2.47	4.94%
7	2.40	4.80%

**(iv) Funding Concentration based on Significant Instrument/Product:**

Sr. No.	Name of the Instrument/ Product	Amount (₹ in Crore)	% of Total Liabilities
01.	Borrowings from Banks	23.13	46.25%
02.	Loans from Directors	16.60	33.20%
03.	Non-Convertible Debentures	7.25	14.51%
04.	Subordinated Debts	3.03	6.05%
<b>Total</b>		50.01	100%

**(v) Stock Ratios**

(a) Commercial papers as a % of total public funds, total liabilities and total assets: **NIL**

(b) Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **NIL**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets: **NIL**

**(vi) Institutional set-up for Liquidity Risk Management:**
