

Disclosure as per the guideline on Liquidity Risk Management (LRM) framework prescribed by the RBI

i) Funding Concentration based on significant counterparty for borrowings as on March 31, 2025

Sr No.	Number of Significant parties	₹ in Crore	% of Total Deposit	% of Total Liabilities
1	17	227.47	Not Applicable	95.36%

ii) Top 20 large deposits ₹ in Crore and % of total deposits - **Not Applicable**

iii) Top 10 borrowings ₹ in Crore and % of total borrowings-

Particulars	As at March 31, 2025 ₹ in Crore
Total amount of top 10 borrowing	195.65
Percentage of amount of top 10 borrowings of total borrowings	86.01%

iv) Funding Concentration based on significant instrument/product.

Particulars	As at March 31, 2025 ₹ in Crore	Percentage of Total Liabilities
Loan from Bank	61.76	25.89%
Loans from other	165.71	69.47%

v) Stock ratios

Particulars	As at March 31, 2025
Commercial paper as a percentage of total public funds	Not Applicable
Commercial paper as a percentage of total liabilities	Not Applicable
Commercial paper as a percentage of total assets	Not Applicable
Non-convertible debentures as a percentage of total public funds	Not Applicable
Non-convertible debentures as a percentage of total liabilities	Not Applicable
Non-convertible debentures as a percentage of total assets	Not Applicable
Other short-term liabilities as a percentage of total public funds	Not Applicable
Other short-term liabilities as a percentage of total liabilities	3.51%
Other short-term liabilities as a percentage of total assets	2.34%

Total liabilities are excluding equity share capital and other equity

- Note
- i) A significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
 - ii) A significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies
 - iii) Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016
 - iv) Other short-term liabilities are excluding Commercial paper & short term non-convertible debentures

Particulars

Registration obtained from other financial sector regulators

NHB Registration No	DOR-00183
Company Identification no. (CIN)	U74999MH2018PTC304630