

**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 June 30, 2025

Sr No	Number of Significant parties	₹ in Crore	% of Total Deposit	% of Total Liabilities
1	16	217.33	Not Applicable	93.79%

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 June 30, 2025
Total amount of top 10 borrowing (in Crores)	188.73
Percentage of amount of top 10 borrowing of total borrowings	86.84%

iv) Funding Concentration based on significant instrument/product.

Particulars	As at June 30, 2025 (₹ in Crore)	Percentage of Total Liabilities
Loan from Bank	63.47	27.39%
Loan from other	153.86	66.40%

v) Stock ratios

Particulars	As at June 30, 2025 (₹ in Crore)
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	4.45%
Other short-term liabilities as a percentage of total assets	2.86%

Finance  
Finance

**Total liabilities are excluding equity share capital and other equity**

## Note

- i) 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) 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