

(xxxv) DISCLOSURES IN ACCORDANCE WITH GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK AND LIQUIDITY COVERAGE RATIO AS PER RBI'S MASTER DIRECTION- NON -BANKING FINANCIAL COMPANY- SYSTEMICALLY IMPORTANT NON - DEPOSIT TAKING COMPANY AND DEPOSIT TAKING COMPANY (RESERVE BANK) DIRECTIONS,2016.

(i) Funding Concentration based on Significant Counterparty (borrowings)

S.No	No. of Significant Counterparties	Amount (Rs. in Crore)	% of Total Borrowings
1	20	1,577.21	44.16%

(ii) Top 20 Large Deposits

S.No	Counterparty	Amount (Rs. in Crore)	% of Total Deposits
NIL			

(iii) Top 20 Investors (Amount Rs. in Crore & % of Total Borrowings) as on 30 Sep 2025

S.No	Name of the Lender / Investor	Amount (Rs. in)	% of Total Borrowings
1	THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	185.11	5.18%
2	TRUSTEES GEB'S C P FUND	157.15	4.40%
3	TRUSTEES FOOD CORPORATION OF INDIA CONTRIBUTORY PROVIDENT FUND	128.70	3.60%
4	KSRTC EMPLOYEES' CONTRIBUTORY PROVIDENT FUND TRUST	86.90	2.43%
5	NEVELLI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	81.64	2.29%
6	RAMAKRISHNA MISSION	79.05	2.21%
7	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	78.74	2.20%
8	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	77.00	2.16%
9	AXIS BANK LIMITED	77.00	2.16%
10	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	75.00	2.10%
11	BOARD OF TRUSTEES M.S. R.T.C. CPF	69.60	1.95%
12	SICOM LIMITED	66.74	1.87%
13	WEST BENGAL GRAMIN BANK	60.70	1.70%
14	IOCL EMPLOYEES PRMB FUND	60.00	1.68%
15	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	57.20	1.60%
16	SAMMAAN FINSERVE LIMITED	54.44	1.52%
17	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	53.00	1.48%
18	NOBLE COMMUNICATION PVT. LTD.	48.45	1.36%
19	Hindustan Steel Limited Contributory Provident Fund Rourkel	40.80	1.14%
20	CANARA BANK (EMPLOYEES) PENSION FUND	40.00	1.12%
	Total	1577.21	44.16%

(iv) Funding Concentration based on significant instrument/ product

S.No	Name of the Instrument / product	Amount (Rs. in Crore)	% of total Principal Liabilities*
1	Private Placement Bonds	2,195.36	61.46%
2	Infra Bonds	73.42	2.06%
3	Subordinate Bonds	744.67	20.85%
4	Zero Coupon Bonds	413.44	11.57%
5	Tax Free Bonds	145.00	4.06%
	Grand Total	3,571.89	100.00%

*% calculated on outstanding principal liability as on 30th September 2025

(v) Stock Ratios

SL no.	Particular	Ratios*	Limit
1	Short-Term Liabilities / Total Assets	12.80%	Not exceeding 30%
2	Short-Term Liabilities / Long term assets	17.63%	Not exceeding 40%
3	Commercial Paper / Total Assets **	-	Not exceeding 10%
4	NCDs having original maturity of less than 1 year / Total Assets #	-	Not exceeding 10%
5	Long term (>1 yr) Assets/ Total Assets	72.58%	Not exceeding 85%
6	Short-Term Liabilities / Total Liabilities	17.09%	Not exceeding 30%

Ratios calculated as per Ind As Balances

* Ratios calculated after adjustment of amount received from GOI w.r.t Advisory schemes which was meant for advisory applicants. If the amount received from GOI for Advisory Services is included-

Short-Term Liabilities / Total Assets would be: 14.50%

Short-Term Liabilities / Long Term Assets would be: 20.37%

Long term (>1 yr) Assets/ Total Assets would be: 71.16%

Short-Term Liabilities / Total Liabilities would be: 19.23%

** No o/s Commercial Paper

No NCDs was issued having original maturity of less than 1 year

Liquidity Coverage Ratio								(Rs. in lakhs)	
	For period ended 30.09.2025		For period ended 30.06.2025		For period ended 31.03.2025		For period ended 31.12.2024		
	Unweighted Amount	Weighted Amount							
HIGH QUALITY LIQUID ASSET									
1 Total High Quality Liquidity Asset (HQLA)	22,847	12,203	6,383	3,687	27,758	16,164	50,287	40,702	
CASH OUTFLOW									
2 Outflow related to derivative exposure and other collateral requirement	-	-	-	-	-	-	-	-	
3 Other Contractual funding obligation	3,847	4,424	7,313	8,410	29,252	33,755	21,950	25,243	
4 Other Contingent funding obligation	-	-	-	-	-	-	-	-	
5 Total Cash Outflows (1+2+3+4)	3,847	4,424	7,313	8,410	29,252	33,755	21,950	25,243	
CASH INFLOW									
6 Inflows from fully performing exposures	158	119	157	118	167	125	167	125	
7 Lines of credit - Credit or liquidity facilities or other contingent funding	-	-	-	-	-	-	-	-	
8 Other Cash Inflow	15,250	13,938	16,100	15,825	18,148	18,034	250	188	
9 Total Cash Inflow	15,408	14,057	16,257	15,943	18,315	18,160	417	313	
10 TOTAL HQLA		12,203		3,687		16,164		40,702	
11 Net Cash flow		-9,633		-7,533		15,596		24,930	
12 25% of Total Cash Outflow		1,106		2,102		8,439		6,311	
Liquidity Coverage ratio		1,103		175		104		163	

Your company has taken several prudent steps to ensure ample liquidity. The prominent drivers of the LCR are the outflows on account of debt servicing and inflows on account of standard repayments and NPA recovery. The surplus funds available are majorly deployed in liquid mutual funds, government securities(G-Sec/Treasury Bills), commercial papers and other money market instruments as per the Board approved policy. Its an endeavour of your company to maintain LCR comfortable and within the stipulated norms.