(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 Concenration based on Significant Counterparty(both deposits & borrowings)

S.No	No. of Significant Counterparties	Amount (Rs. in Crore)	% of Total Borrowings
1	23	2,091.66	46.54%

(ii) Top 20 Large Deposits

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

(iii) Top 23 Borrowings

S. No	Name of the Lender / Investor	Amount (Rs. in	% of Total Borrowings
1	THE SOUTH CANARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD	240.42	5.35%
2	TRUSTEES GEB'S C P FUND	172.35	3.83%
3	TRUSTEES FOOD CORPORATION OF INDIA CONTRIBUTORY PROVIDENT FUND	161.70	3.60%
4	KSRTC EMPLOYEES' CONTRIBUTORY PROVIDENT FUND TRUST	123.90	2.76%
5	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	116.90	2.60%
6	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	112.00	2.49%
7	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	108.50	2.41%
8	RAMAKRISHNA MISSION	87.06	1.94%
9	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	82.84	1.84%
10	NEYVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	81.64	1.82%
11	BOARD OF TRUSTEES M.S. R.T.C. CPF	77.90	1.73%
12	AXIS BANK LIMITED	77.00	1.71%
13	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	75.00	1.67%
14	THE THANE DIST CENTRAL CO OP BANK LTD	65.00	1.45%
15	GWSSB -ECPF TRUST	63.00	1.40%
16	SICOM LIMITED	62.27	1.39%
17	BANGIYA GRAMIN VIKASH BANK	60.70	1.35%
18	IOCL EMPLOYEES PRMB FUND	60.00	1.33%
19	PROVIDENT FUND OF RELIANCE INFRASTRUCTURE LIMITED	59.60	1.33%
20	BOARD OF TRUSTEES FOR BOKARO STEEL EMPLOYEES PROVIDENT FUND	54.10	1.20%
21	Hindustan Steel Limited Contributory Provident Fund Rourkela	53.80	1.20%
22	INDIABULLS COMMERCIAL CREDIT LIMITED	50.79	1.13%
23	NOBLE COMMUNICATION PVT. LTD.	45.20	1.01%
	Total	**2091.66**	**46.54%**

(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	2,893.79	64.39%
2	Public NCDs	325.37	7.24%
3	Subordinate Bonds	744.67	16.57%
4	Zero Coupon Bonds	385.74	8.59%
5	Tax Free Bonds	145.00	3.23%
	Grand Total	**4,494.56**	**100.00%**

*% calculated on outstanding principal liability as on 31st December 2024

(v) Stock Ratios

SL no.	Particular	Ratios*	Limit
1	Short-Term Liabilities / Total Assets	17.80%	Not exceeding 30%
2	Short-Term Liabilities / Long term assets	24.71%	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	72.01%	Not exceeding 85%
6	Short-Term Liabilities / Total Liabilities	20.55%	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 18.50%,
Short-Term Liabilities / Long Term Assets would be 25.92%,
Long term(>1 yr) Assets/ Total Assets would be 71.39% &
Short-Term Liabilities / Total Liabilities will be 21.34%

** No o/s Commercial Paper

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

	Liquidty Coverage Ratio								(Rs. In lakhs)
		For period ended 31.12.2024		For period ended 30.09.2024		For period ended 30.06.2024		For period ended 31.03.2024	
	HIGH QUALITY LIQUID ASSET	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount
1	Total High Quaity Liquidity Asset (HQLA)	50,287	40,702	47,525	35,155	41,991	32,924	84,482	68,247
	CASH OUTFLOW								
2	Outflow related to derivative exposur and other collateral requirement	-	-	-	-	-	-	-	-
3	Other Contractual funding obligation	21,950	25,243	4,047	4,654	7,313	8,410	39,262	45,151
4	Other Contingent funding obligation	-	-	-	-	-	-	-	-
5	**Total Cash Outflows (1+2+3+4)**	21,950	25,243	4,047	4,654	7,313	8,410	39,262	45,151
	CASH INFLOW								
6	Inflows from fully performing exposures	167	125	170	128	424	318	432	324
7	Lines of credit - Credit or liquidity facilities or other contingent funding	-	-	-	-	-	-	-	-
8	Other Cash Inflow	250	188	7,850	5,888	285	214	5,000	3,750
9	**Total Cash Inflow**	417	313	8,020	6,015	709	532	5,432	4,074
10	**TOTAL HQLA**		40,702		35,155		32,924		68,247
11	**Net Cash flow**		24,930		-1,234		7,878		41,077
12	**25% of Total Cash Outflow**		6,311		1,164		2,102		11,288
	Liquidty Coverage ratio		**163**		**3,021**		**418**		**166**

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.