

(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(both deposits & borrowings)

S.No	No. of Significant Counterparties	Amount (Rs. in Crore)	% of Total Borrowings
1	20	1,639.85	43.40%

(ii) Top 20 Large Deposits

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

(iii) Top 20 Borrowings

S. No	Name of the Lender / Investor	Amount (Rs. in Crore)	% of Total Borrowings
1	THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD	211.92	5.61%
2	TRUSTEES GEB'S C P FUND	157.15	4.16%
3	TRUSTEES FOOD CORPORATION OF INDIA CONTRIBUTORY PROVIDENT FUND	128.70	3.41%
4	KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST	98.90	2.62%
5	NEYVELI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST	81.64	2.16%
6	POWERGRID EMPLOYEE PROVIDENT FUND TRUST	78.74	2.08%
7	THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD	77.00	2.04%
8	AXIS BANK LIMITED	77.00	2.04%
9	RAMAKRISHNA MISSION	76.61	2.03%
10	IFCI INFRASTRUCTURE DEVELOPMENT LIMITED	75.00	1.99%
11	A P S R T C EMPLOYEES PROVIDENT FUND TRUST	72.00	1.91%
12	BOARD OF TRUSTEES M .S. R.T.C. CPF	69.60	1.84%
13	SICOM LIMITED	63.70	1.69%
14	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	62.20	1.65%
15	BANGIYA GRAMIN VIKASH BANK	60.70	1.61%
16	IOCL EMPLOYEES PRMB FUND	60.00	1.59%
17	INDIABULLS COMMERCIAL CREDIT LIMITED	51.96	1.38%
18	Hindustan Steel Limited Contributory Provident Fund Rourkela	50.80	1.34%
19	NOBLE COMMUNICATION PVT. LTD.	46.24	1.22%
20	CANARA BANK (EMPLOYEES) PENSION FUND	40.00	1.06%
	Total	1639.85	43.40%

(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	2,493.79	66.00%
2	Subordinate Bonds	744.67	19.71%
3	Zero Coupon Bonds	394.60	10.45%
4	Tax Free Bonds	145.00	3.84%
	Grand Total	3,778.05	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	7.88%	Not exceeding 30%
2	Short-Term Liabilities / Long term assets	10.84%	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	72.71%	Not exceeding 85%
6	Short-Term Liabilities / Total Liabilities	10.36%	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 28.92%,

Short-Term Liabilities / Long Term Assets would be 51.55%,

Long term(>1 yr) Assets/ Total Assets would be 56.10% &

Short-Term Liabilities / Total Liabilities will be 35.48%

** 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 31.03.2025		For period ended 31.12.2024		For period ended 30.09.2024		For period ended 30.06.2024	
	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount	Unweighted Amount	Weighted Amount
HIGH QUALITY LIQUID ASSET								
1 Total High Quality Liquidity Asset (HQLA)	27,758	16,164	50,287	40,702	47,525	35,155	41,991	32,924
CASH OUTFLOW								
2 Outflow related to derivative exposure and other collateral requirement	-	-	-	-	-	-	-	-
3 Other Contractual funding obligation	29,252	33,755	21,950	25,243	4,047	4,654	7,313	8,410
4 Other Contingent funding obligation	-	-	-	-	-	-	-	-
5 Total Cash Outflows (1+2+3+4)	29,252	33,755	21,950	25,243	4,047	4,654	7,313	8,410
CASH INFLOW								
6 Inflows from fully performing exposures	167	125	167	125	170	128	424	318
7 Lines of credit - Credit or liquidity facilities or other contingent funding	-	-	-	-	-	-	-	-
8 Other Cash Inflow	18,148	18,034	250	188	7,850	5,888	285	214
9 Total Cash Inflow	18,315	18,160	417	313	8,020	6,015	709	532
10 TOTAL HQLA		16,164		40,702		35,155		32,924
11 Net Cash flow		15,596		24,930		-1,234		7,878
12 25% of Total Cash Outflow		8,439		6,311		1,164		2,102
Liquidity Coverage ratio		104		163		3,021		418

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.