

(XXXV) DISCLOSURES IN ACCORDANCE WITH GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK AND LIQUIDITY COVERAGE RATIO AS PER RESERVE BANK OF INDIA (NON-BANKING FINANCIAL COMPANIES – ASSET LIABILITY MANAGEMENT) DIRECTIONS, 2025

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

| S.No | No. of Significant Counterparties* | Amount (Rs. in Crore) | % of Total Liabilities # |
|------|------------------------------------|-----------------------|--------------------------|
| 1 | 16 | 1,406.60 | 25.94% |

* Significant counterparty borrowings in aggregate for more than 1% of the total liabilities.

The amount received from the Government of India under advisory schemes, which was intended for advisory applicants, was adjusted while calculating the total liabilities.

(ii) Top 20 Large Deposits

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

(iii) Top Ten Borrowings as a % of Total Borrowings

| S.No | Particulars | Amount (Rs. in Crore) | % of Total Borrowings |
|------|--|-----------------------|-----------------------|
| 1 | THE SOUTH CANARA DISTRICT CENTRAL CO OPERATIVE BANK LTD | 188.45 | 5.25% |
| 2 | TRUSTEES GEB'S C P FUND | 157.15 | 4.38% |
| 3 | TRUSTEES FOOD CORPORATION OF INDIA CONTRIBUTORY PROVIDENT FUND | 128.70 | 3.58% |
| 4 | KSRTC EMPLOYEES CONTRIBUTORY PROVIDENT FUND TRUST | 86.90 | 2.42% |
| 5 | NEVELLI LIGNITE CORPORATION EMPLOYEES PROVIDENT FUND TRUST | 81.64 | 2.27% |
| 6 | RAMAKRISHNA MISSION | 81.59 | 2.27% |
| 7 | POWERGRID EMPLOYEE PROVIDENT FUND TRUST | 78.74 | 2.19% |
| 8 | THE MUMBAI DISTRICT CENTRAL CO-OP BANK LTD | 77.00 | 2.14% |
| 9 | AXIS BANK LIMITED | 77.00 | 2.14% |
| 10 | IFCI INFRASTRUCTURE DEVELOPMENT LIMITED | 75.00 | 2.09% |

(iv) Funding Concentration based on significant instrument/ product

| S.No | Name of the Instrument / product | Amount (Rs. in Crore) | % of Total Liabilities |
|------|----------------------------------|-----------------------|------------------------|
| 1 | Private Placement Bonds | 2195.37 | 26.52% |
| 3 | Subordinate Bonds | 744.67 | 8.99% |
| 4 | Zero Coupon Bonds | 433.10 | 5.23% |
| 5 | Tax Free Bonds | 145.00 | 1.75% |
| 2 | Infra Bonds | 73.42 | 0.89% |

(v) Stock Ratios

| SL no. | Particulars | Ratios# | Remarks |
|--------|--|---------|-------------------|
| 1 | Short-Term Liabilities / Total Assets | 20.01% | Not exceeding 30% |
| 2 | Short-Term Liabilities / Long term assets | 29.89% | 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 | 66.95% | Not exceeding 85% |
| 6 | Short-Term Liabilities / Total Liabilities | 26.60% | 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 the ratios would be:

| | |
|--|--------|
| Short-Term Liabilities / Total Assets | 42.72% |
| Short-Term Liabilities / Long term assets | 89.09% |
| Long term (>1 yr) Assets/ Total Assets | 47.95% |
| Short-Term Liabilities / Total Liabilities | 51.93% |

* No outstanding Commercial Paper.

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

| Liquidity Coverage Ratio | | | | | | | | (Rs. In lakhs) | |
|--|-----------------------------|-----------------|-----------------------------|-----------------|-----------------------------|-----------------|-----------------------------|-----------------|--|
| | For period ended 31.03.2026 | | For period ended 31.12.2025 | | For period ended 30.09.2025 | | For period ended 30.06.2025 | | |
| | 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) | 11,032 | 7,697 | 35,402 | 18,659 | 22,847 | 12,203 | 6,383 | 3,687 | |
| CASH OUTFLOW | | | | | | | | | |
| 2 Outflow related to derivative exposure and other collateral requirement | - | - | - | - | - | - | - | - | |
| 3 Other Contractual funding obligation | 3,413 | 3,925 | 5,000 | 5,750 | 3,847 | 4,424 | 7,313 | 8,410 | |
| 4 Other Contingent funding obligation | - | - | - | - | - | - | - | - | |
| 5 Total Cash Outflows (1+2+3+4) | 3,413 | 3,925 | 5,000 | 5,750 | 3,847 | 4,424 | 7,313 | 8,410 | |
| CASH INFLOW | | | | | | | | | |
| 6 Inflows from fully performing exposures | 92 | 69 | 151 | 113 | 158 | 119 | 157 | 118 | |
| 7 Lines of credit - Credit or liquidity facilities or other contingent funding | - | - | - | - | - | - | - | - | |
| 8 Other Cash Inflow | 1,833 | 1,375 | 5,750 | 4,313 | 15,250 | 13,938 | 16,100 | 15,825 | |
| 9 Total Cash Inflow | 1,925 | 1,444 | 5,901 | 4,426 | 15,408 | 14,057 | 16,257 | 15,943 | |
| 10 TOTAL HQLA | | 7,697 | | 18,659 | | 12,203 | | 3,687 | |
| 11 Net Cash flow | | 2,481 | | 1,324 | | -9,633 | | -7,533 | |
| 12 25% of Total Cash Outflow | | 981 | | 1,438 | | 1,106 | | 2,102 | |
| Liquidity Coverage ratio | | 310 | | 1,298 | | 1,103 | | 175 | |

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.