

Public disclosure on Liquidity Risk

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

S. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities	% of Total Borrowings
1	MAS Financial Services Ltd	70.03		9%	13%
2	Jana Small Finance Bank	57.74		7%	10%
3	Micheal & Susan Dell Foundation	37.20		5%	7%

Top 10 borrowings (amount in ₹ crore and % of total borrowings)

S. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities	% of Total Borrowings
1	MAS Financial Services Ltd	70.03		9%	13%
2	Jana Small Finance Bank - Loan	57.74		7%	10%
3	Maanaveeya development and Finance	36.16		4%	7%
4	Micheal & Susan Dell Foundation	37.20		5%	7%
5	Vivriti Capital Limited	32.64		4%	6%
6	AK Capital Limited	24.08		3%	4%
7	DCB Bank Ltd	22.98		3%	4%
8	US INTL Development Finance Corp	22.82		3%	4%
9	Nabsamruddhi Finance Limited	21.83		3%	4%
10	Nabkisan Finance Limited	20.30		3%	4%

Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	473.68	58.44%

Stock Ratios:

S. No.	Particulars	Ratio
1	Commercial papers as % of total public funds, total liabilities and total assets	2%
2	Non-convertible debentures (original maturity of less than one year) as % of total public funds	0%
3	Non-convertible debentures (original maturity of less than one year) as % of total liabilities	0%
4	Non-convertible debentures (original maturity of less than one year) as % of total assets	0%
5	Other short-term liabilities, if any as % of total public funds	0%
6	Other short-term liabilities, if any as % of total liabilities	5%
7	Other short-term liabilities, if any as % of total assets	5%

Institutional Set up for Liquidity Risk Management:

S. No.	Type	Amount (₹ crore)	% of total Borrowing
1.	Banks	176.36	32.03%
2.	Financial Institutions	374.28	67.97%