

Disclosures required as per Reserve Bank of India Circular No RBI/2019-20/98/DOR.NBFC (PD) CC.No.322/
Note 43:- 22.10.100/2019-20 dated November 04, 2019

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

Particulars	Amount in lakhs	
	As at March 31, 2025	As at March 31, 2024
Number of Significant Counterparties	3.00	2.00
Amount (₹ Lakhs)	55,027.82	23,237.53
Percentage of funding concentration to total deposits	54.14%	34.40%
Percentage of funding concentration to total liabilities	50.58%	32.24%

B Top 10 large deposits (amount in Rs. Lakh and % of Total Depc NOT APPLICABLE)

C Top 10 Borrowings:

Particulars	Amount in lakhs	
	As at March 31, 2025	As at March 31, 2024
Total amount of Top 10 borrowings	86,774.66	41,614.42
% of total borrowings	85.38%	61.61%

D Funding Concentration based on significant instrument/product

Name of the instrument/product	Amount in lakhs			
	As at March 31, 2025	% of Total	As at March 31, 2024	% of Total
Term Loan	56759.18	68.23%	28121.77	59.68%
WC DL	16878	20.29%	7947.99	16.87%
FCNB/FCNR	-	-	6700	14.22%
OD	9556.37	11.49%	4351.14	9.23%



E Institutional set-up for liquidity risk management

The Board of Directors has the overall responsibility for establishing the risk management framework of the Company. The Board decides the liquidity risk tolerance/limits and, accordingly, lays down strategies, policies and procedures for the management of liquidity risk. The Company has instituted a Risk Management Committee, which reports to the Board, and is responsible for evaluating the overall risks faced by the Company including liquidity risk. The Asset-Liability Committee (ALCO) of the Company, consisting of the Company's Senior Management and Members of the Board, is responsible for ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company. The Company has also constituted Asset-Liability Management (ALM) Support Group at the execution level, which is responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO