

63 Disclosures as required for liquidity risk pursuant Scale Based Regulation (SBR) disclosure requirements vide notification no. RBI/DOR/2025-26/339 DOR.FIN.REC.No.258/03.10.119/2025-26.

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

Financial Year	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
2025-26	16	15,595.01	NA	94.27%
2024-25	12	8,436.52	NA	97.68%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits): Not Applicable

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings):

Financial Year	Amount (Rs. crore)	% of total borrowings
2025-26	12,650.15	77.77%
2024-25	7,661.26	90.81%

(iv) Funding Concentration based on significant instrument/product:

FY 2025-26

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Secured NCD	511.96	3.09%
2	Borrowings from Banks	13,151.54	79.50%
3	CP	-	0.00%
4	ECB	2,086.32	12.61%
5	Subordinated Debt	517.19	3.13%
	<b>Total</b>	<b>16,267.00</b>	<b>98.34%</b>

FY 2024-25

Sr No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Secured NCD	-	0.00%
2	Borrowings from Banks	6,548.92	75.82%
3	CP	-	0.00%
4	ECB	1,887.60	21.86%
5	Subordinated Debt	-	0.00%
	<b>Total</b>	<b>8,436.52</b>	<b>97.68%</b>

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities, and total assets:

Particulars	FY 2025-26	FY 2024-25
	Weightage	Weightage
CP as % of Total Public funds	0.00%	0.00%
CP as % of Total Liabilities	0.00%	0.00%
CP as % of Total Assets	0.00%	0.00%

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total asset: **(Not Applicable)**

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets:

Particulars	FY 2025-26	FY 2024-25
	Weightage	Weightage
**Other short-term liabilities as % of Total Public funds	36.45%	29.81%
**Other short-term liabilities as % of Total Liabilities	35.85%	29.12%
**Other short-term liabilities as % of Total Assets	29.77%	22.80%

(vi) Institutional set-up for liquidity risk management:

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk. The Board approves the governance structure, policies, strategy and the risk tolerance limit for the management of liquidity risk.

The Board of Directors approves the constitution of Risk Management Committee (RMC) for the effective supervision and management of various aspects including liquidity risks faced by the company. The meetings of RMC are held at quarterly interval.

The Board of Directors also approves constitution of Asset Liability Committee (ALCO), consisting of the Company's top management which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and tolerance limits approved by the Board. The role of the ALCO also includes periodic revision of interest rates, diversification of source of funding and its mix, maintenance of enough liquidity and investment of surplus funds. ALCO meetings are held once in a quarter or more frequently as warranted from time to time. The minutes of ALCO meetings are placed before the RMC and the Board of Directors in its next meeting for its perusal/approval/ratification.



Appendix I - LCR Disclosure:

(Amount Rs. In crores)

Sr No.	Particulars	Q4 FY26		Q3 FY26		Q2 FY26		Q1 FY26	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>									
1	Total HQLA	292.34	292.34	282.32	282.32	281.99	281.99	127.63	127.63
	<b>TOTAL HQLA</b>	<b>292.34</b>	<b>292.34</b>	<b>282.32</b>	<b>282.32</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
<b>Cash Outflows</b>									
2	Deposits	-	-	-	-	-	-	-	-
3	Unsecured wholesale funding	-	-	-	-	-	-	-	-
4	Secured wholesale funding	485.92	558.80	159.25	183.14	150.23	172.77	61.85	71.13
5	Additional requirements	-	-	-	-	-	-	-	-
(i)	Outflows related to derivative exposures	-	-	-	-	-	-	-	-
(ii)	Outflows related to loss of funding on	-	-	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	-	-	-	-	-	-	-	-
6	Other contractual funding obligations	175.00	201.25	162.52	186.90	143.66	165.21	93.37	107.37
7	Other contingent funding obligations	-	-	-	-	-	-	0	0
	<b>TOTAL CASH OUTFLOWS</b>	<b>660.92</b>	<b>760.06</b>	<b>321.77</b>	<b>370.04</b>	<b>293.89</b>	<b>337.98</b>	<b>155.22</b>	<b>178.50</b>
<b>Cash Inflows</b>									
8	Secured lending	300.00	225.00	1,000	750	1,500.00	1,125.00	1,000.00	750.00
9	Inflows from fully performing exposures	895.74	671.80	694.47	520.85	587.17	440.38	505.72	379.29
10	Other cash inflows	-	-	-	-	-	-	-	-
	<b>TOTAL CASH INFLOWS</b>	<b>1,195.74</b>	<b>896.80</b>	<b>1,694.47</b>	<b>1,270.85</b>	<b>2,087.17</b>	<b>1,565.38</b>	<b>1,505.72</b>	<b>1,129.29</b>
11	<b>TOTAL HQLA</b>	<b>292.34</b>	<b>292.34</b>	<b>282.32</b>	<b>282.32</b>	<b>281.99</b>	<b>281.99</b>	<b>127.63</b>	<b>127.63</b>
12	<b>TOTAL NET CASH OUTFLOWS</b>		<b>190.01</b>		<b>92.51</b>	<b>73.47</b>	<b>84.50</b>		<b>44.63</b>
13	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>153.85%</b>		<b>305%</b>		<b>334%</b>		<b>286%</b>

FY 2024-25

Sr No.	Particulars	Q4 FY25		Q3 FY25		Q2 FY25		Q1 FY26	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>									
1	Total HQLA	135.14	135.14	46.51	46.51	NA	NA	NA	NA
	<b>TOTAL HQLA</b>	<b>135.14</b>	<b>135.14</b>	<b>46.51</b>	<b>46.51</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
<b>Cash Outflows</b>									
2	Deposits	-	-	-	-	NA	NA	NA	NA
3	Unsecured wholesale funding	-	-	-	-	NA	NA	NA	NA
4	Secured wholesale funding	62.38	71.97	56.33	64.77	NA	NA	NA	NA
5	Additional requirements	-	-	-	-	NA	NA	NA	NA
(i)	Outflows related to derivative exposures	18.56	21.35	9.25	10.63	NA	NA	NA	NA
(ii)	Outflows related to loss of funding on	-	-	-	-	NA	NA	NA	NA
(iii)	Credit and liquidity facilities	-	-	-	-	NA	NA	NA	NA
6	Other contractual funding obligations	70.31	80.85	92.44	106.30	NA	NA	NA	NA
7	Other contingent funding obligations	-	-	-	-	NA	NA	NA	NA
	<b>TOTAL CASH OUTFLOWS</b>	<b>151.45</b>	<b>174.17</b>	<b>158.01</b>	<b>181.71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash Inflows</b>									
8	Secured lending	-	-	-	-	NA	NA	NA	NA
9	Inflows from fully performing exposures	392.27	294.21	285.24	213.93	NA	NA	NA	NA
10	Other cash inflows	-	-	-	-	NA	NA	NA	NA
	<b>TOTAL CASH INFLOWS</b>	<b>392.27</b>	<b>294.21</b>	<b>285.24</b>	<b>213.93</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
11	<b>TOTAL HQLA</b>	<b>135.14</b>	<b>135.14</b>	<b>46.51</b>	<b>46.51</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
12	<b>TOTAL NET CASH OUTFLOWS</b>		<b>43.54</b>		<b>45.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
13	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>310.36%</b>		<b>102.38%</b>		<b>NA</b>		<b>NA</b>

	Total Unweighted Value (average)	31st March 2026		31st December 2025	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
1	Assets to be included as HQLA without any haircut	67.63	67.63	56.84	56.84
2	Assets to be considered for HQLA with a minimum haircut of 15%	-	-	-	-
3	Assets to be considered for HQLA with a minimum haircut of 30%	-	-	-	-
4	Approved securities held as per the provisions of section 45 IB of RBI Act	224.70	224.70	78.30	78.30
	<b>Total HQLA</b>	<b>292.34</b>	<b>292.34</b>	<b>135.14</b>	<b>135.14</b>



- (i) Unweighted values calculated as outstanding balances maturing within one month (for inflows and outflows).
- (ii) Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow (75%) and outflow (115%).
- (iii) Unsecured wholesale funding includes cash outflow on account of unsecured borrowing repayments.
- (iv) Secured wholesale funding includes all Secured borrowing repayments.
- (v) Components of HQLA :
  - ∴ Bank Balances
  - ∴ SDL