



Appendix I

Public Disclosure on Liquidity Risk as on September 30, 2025

(i) Funding Concentration based on significant counterparty (both Deposits and Borrowings):

Sr. No.	Number of Significant Counterparties	Amount (₹ in crore)	% of Total deposits	% of Total Liabilities
Nil				

(ii) Top 20 large Deposits (amount in ₹ crore and % of Total Deposits): Nil

(iii) Top 10 Borrowings (amount in ₹ crore and % of Total Borrowings): Nil

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ in crore)	% of Total Liabilities
Nil			

(v) Stock Ratios:

- a) Commercial Papers as a % of Total Public Funds, Total Liabilities and Total Assets: Nil
- b) Non-Convertible Debentures (original maturity of less than one year) as a % of Total Public Funds, Total Liabilities and Total Assets: Nil
- c) Other Short-Term Liabilities, if any as a % of Total Public Funds, Total Liabilities and Total Assets:
 - 1) Other Short-Term Liabilities as a % of Total Public Funds: Nil
 - 2) Other Short-Term Liabilities as a % of Total Liabilities: **0.057%**
 - 3) Other Short-Term Liabilities as a % of Total Assets: **0.057%**

(vi) Institutional set-up for Liquidity Risk Management: The Risk Management Framework of the Company is steered through the Group Risk Management Committee (GRMC), Risk Management Committee (RMC) and Asset Liability Committee (ALCO) of the Company. The Company has a Board approved Risk Management Policy which encompasses liquidity and other risk frameworks, limits, and other such Risk Management parameters.



Uman Samal