

**Public disclosure on liquidity risk for the financial year 2022-2023**

**As per Appendix VI-A**

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

<b>Sr No.</b>	<b>Number of Significant Borrowing Counterparties</b>	<b>Amount (₹ )</b>	<b>Total Borrowing % of Total Liabilities</b>	<b>% of Total deposits</b>
1.	4	81,46,88,004	59.11%	Nil

(ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits)- nil

(iii) Top 10 borrowings (amount in ₹ crore and percent of total borrowings)-

<b>SR.NO</b>	<b>Borrowing Name</b>	<b>Amount (₹ crore)</b>	<b>percent</b>
1	BVA IMPEX OVERSEAS PRIVATE LIMITED	0.94	1.15%
2	KALNIDHI MARKETING PRIVATE LIMITED-	0.18	0.23%
3	LYNELL GARMENTS PRIVATE LIMITED	11.67	14.33%
4	Bhavishya Invest serve private Limited	68.66	84.28%

(iv) Funding Concentration based on significant instrument/product

<b>Sr No.</b>	<b>Name of the instrument/product</b>	<b>Amount (₹ crore)</b>	<b>% of Total Liabilities</b>
NIL	NIL	NIL	NIL

(v) Stock Ratios: **33.03%**

(a) Commercial papers as a percent of total public funds, total liabilities and total assets- **Nil**

(b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets- **Nil**

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

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