

Public disclosure on liquidity risk

(in accordance with Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025)

As on 30th June 2026

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

Particulars	
Number of significant parties	16
Amount (in crores)	567.20
% of total deposits	Not Applicable
% of total liabilities	27.22%

(ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits) - Not applicable.

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

Particulars	
Top 10 borrowings (Amount in crores)	422.45
% of total borrowings	33.49%

(iv) Funding Concentration based on significant instrument/product

Sr. no.	Name of the instrument/product		
		Amount (In crores)	% of total liabilities
1	Non convertible debentures	1,054.07	50.58%
2	Term loans	192.14	9.22%
3	Working capital demand loans	15.13	0.73%

(v) Stock Ratios:

(a) Commercial papers as a percent of total public funds, total liabilities and total assets - Not applicable

(b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets - Not applicable

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

Particulars	% of total liabilities
Other short-term liabilities as a % of total public funds	Not Applicable
Other short-term liabilities as a % of total liabilities	54.36%
Other short-term liabilities as a % of total assets	54.36%

(vi) Institutional set-up for liquidity risk management

The Board of Directors holds the overall responsibility for managing liquidity risk within the Company. To facilitate effective oversight and execution, the Board has constituted an Asset Liability Committee ('ALCO'), comprising the Managing Director and other senior members of the management team. The ALCO is tasked with identifying and monitoring liquidity risk, establishing a robust framework for stress testing, formulating funding strategies, managing collateral, and periodically reviewing the company's liquidity risk management (LRM) practices. It is also responsible for integrating necessary changes in policies, procedures, and strategies related to LRM. The ALCO actively monitors asset-liability mismatches to prevent any undue concentration on either side of the balance sheet, in accordance with the liquidity thresholds and limits approved by the Board. The company has a Board-approved Liquidity Risk Management Policy that outlines the liquidity risk management framework, in line with the Reserve Bank of India's guidelines for NBFCs. This policy ensures that the company maintains adequate liquidity buffers, as per the limits prescribed by the Liquidity Risk Management Policy and the Board.