

Public disclosure on liquidity risk

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

As on 31st March 2026

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

| Particulars | |
|-------------------------------|----------------|
| Number of significant parties | 13 |
| Amount (in crores) | 500.02 |
| % of total deposits | Not Applicable |
| % of total liabilities | 20.30% |

(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) | 419.36 |
| % of total borrowings | 36.91% |

(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 | 875.52 | 35.55% |
| 2 | Term loans | 260.79 | 10.59% |
| 3 | Working capital demand loans | 0 | 0% |

(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 | 40.42% |
| Other short-term liabilities as a % of total assets | 28.32% |

(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 Management 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 Asset Liability 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 Asset Liability Management Policy and the Board.