Disclosure on Liquidity Risk under RBI Circular no. RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

Public Disclosure on Liquidity Risk as on Sep 30, 2026

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

a) Deposits: NIL

b) Borrowings:

Particulars	**As at Sep 30,2026**
Number of Significant Counterparties	14
Amount (Rs. Lakhs)	1,19,234.24
Percentage of funding concentration to total deposits	Not Applicable
Percentage of funding concentration to total liabilities	27.66%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits): NA

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

Particulars	**As at Sep 30,2026**
Total amount of Top 10 borrowings	1,01,011.18
% to total borrowings	24.76%

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

Sr. No.	**Name of the instrument/product**	**As at Sep 30,2026**	
		Amount (Rs. Lakh)	**% of Total Liabilities**
1	Term Loan	1,36,642.42	31.70%
2	Debt securities	2,59,499.65	60.21%
3	Subordinated Debts	11,820.82	2.74%

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities, and total assets: NA
(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total asset: NIL

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

Sr. No.	Particulars	% As at Sep 30,2026
1	Commercial paper as a % of total public funds	0.49%
2	Commercial paper as a % of total liabilities	0.46%
3	Commercial paper as a % of total assets	0.39%
4	Short term NCDs (original maturity of less than one year) as a % of total public funds	12.67%
5	Short term NCDs (original maturity of less than one year) as a % of total liabilities	12.00%
6	Short term NCDs (original maturity of less than one year) as a % of total assets	10.04%
7	Other short-term liabilities as a % of total public funds	31.72%
8	Other short-term liabilities as a % of total liabilities	30.03%
9	Other short-term liabilities as a % of total assets	25.13%

Note:

(i) Public Fund represents bank finance, funds raised by Commercial Paper and debentures.
(ii) Other Short-term Liabilities is computed as short- term bank borrowings including outstanding CC/WCDL, and other short-term liabilities but excludes commercial paper, non-convertible debentures (original maturity of less than one year) and current maturities of long term borrowings.

(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 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 periodically.

Note:

1**) Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.**

2) Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

3) Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.

4) Public funds are as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016