

Public disclosure on liquidity risk as on 30.09.2025

Pursuant to RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, Liquidity Coverage ratio disclosures are presented as below:-

Public disclosure on Liquidity Risk

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

S.no	No of significant counterparties	Amount	% of total deposits	% of total liabilities *
1	35	797.76	NA	98.50%

ii) Top large 20 deposits

Not applicable, the company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept pubic deposits

iii) Top 10 borrowings

S.no	Amount	% of total borrowings
1	468.77	58.76%

iv) Funding concentration based on significant instrument/product

S.no	Nature of significant instrument/product	Amount	% of total Liabilities
1	Bank Borrowings	594.59	73.42%
2	Financial Institutions	203.17	25.09%

v) Stock Ratios:

S.no	Particulars	As a % of total public funds	As a % of total Liabilities	% of total Assets
1	Commercial Papers	-	-	-
2	Non-Convertible Debentures	-	-	-
3	Other short-term liabilities	0.00%	56.96%	33.17%

vi) Institutional set-up for liquidity risk management

The Board of Directors has the overall responsibility for establishing the risk management framework for the Company. The Board, in turn has established an ALM Committee (ALCO) for evaluating, monitoring, and reviewing liquidity and interest rate risk arising in the Company on both sides of the Balance sheet. The Board based on recommendations from the ALCO has prescribed policies and the risk limits for the management of liquidity risk. ALCO committee is responsible for managing the risks arising out of Asset Liability mismatches consistent with the regulatory Appendix – II requirements and internal risk tolerances established by the Board.

Notes: .

**Total liabilities refer to the aggregate of financial liabilities and non-financial liabilities*