

Public disclosure on liquidity risk

Followings are consider from Financial year 2025-26 for the quater as on 30.09.2025

I	Funding Concentration based on significant counterparty (both deposits and borrowings)		
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	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
	8	75.43	-	64.91%

II	Top 20 large deposits (amount in ₹ crore and percent of total deposits)	Amt
	Amount (₹ crore)	Nil
	% of Total deposits	Nil

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

III	Top 10 borrowings (amount in ₹ crore and per cent of total borrowings)	
	Amount (rs. Crore)	76.32
	% of total borrowings	96.99%

IV	Funding Concentration based on significant instrument/product		
Sr.no	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Borrowings from Banks & FI's	6.94	5.97%
2	Unsecured NCD	0.00	-
3	Other Loans	71.75	61.75%
	Total	78.69	

*A "significant instrument/product" is defined as a single instrument/product or group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's total liabilities in Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

V	Stock Ratios	
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a) Commercial papers as a percent of total public funds, total liabilities and total assets		
	Particulars	Weightage
	CP as % of Total Public funds	NA
	CP as % of Total Liabilities	NA
	CP as % of Total Assets	NA

b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets	
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Particulars	Weightage
Non-convertible debentures as % of Total Public funds	NA
Non-convertible debentures as % of Total Liabilities	NA
Non-convertible debentures as % of Total Assets	NA
V(c) Other short-term liabilities, if any as a per cent of total liabilities and total assets	Amt(Rs. crores)
Other short term liabilities	77.87
Total liabilities*	90.57
Total assets	116.20
Short term liabilities/total liabilities	8.60%
Short term liabilities/total assets	6.70%

Note: Total liabilities includes short term & long term liabilities(excluding equity)

VI	Institutional set-up for liquidity risk management	
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The board constituted Asset-Liability Management Committee (ALCO) consisting of Directors and Senior officials of the Company. The ALCO shall be responsible for ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy. The formation of the ALCO Committee is in accordance with the guidelines on the Liquidity Risk Management Framework outlined in the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023
