

Public disclosure on liquidity risk

Followings are consider from Financial year 2025-26 for the quater as on 31.12.2025

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

Sr. No	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
1	8	73.12	-	63.38%

II Top 20 large deposits (amount in ₹ crore and percent of total deposits)

Particulars	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
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III Top 10 borrowings (amount in ₹ crore and per cent of total borrowings)

Particulars	Amt
Amount (rs. Crore)	74.53
% of total borrowings	95.00%

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	6.54	5.67%
2	Unsecured NCD	-	-
3	Other Loans	71.91	62.33%
	Total	78.45	

	*A"significant instrument/ product" is defined as a single instrument/ product of 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.
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V Stock Ratios

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

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	63.47
	Total liabilities	89.42
	Total assets	115.37
	short term liabilities/total liabilities	8.71%
	short term liabilities/total assets	6.75%

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

VI Institutional set-up for liquidity risk management

	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.
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