

Public disclosure on liquidity risk

Appendix VI-A

Followings are consider from Financial year 2025-26 for the quater as on 30.06.2025.

(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	63.05	Nil	60.04%

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

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 percent of total borrowings)

Amount (₹ crore)	36.78
% of Total borrowings	35.03%

(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	9.82	14.47%
2	UnSecured NCD	-	0.00%
3	Other Loans	58.06	85.53%
	Total	67.88	100%

*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.

(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

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

Particulars	Weightage
Other short-term liabilities as % of Total Public funds	21.08%
Other short-term liabilities as % of Total Liabilities	25.91%
Other short-term liabilities as % of Total Assets	15.65%

(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.