

Disclosure on liquidity risk under RBI circular no. RBI/DOR/2025-26/359 DOR.ACC.REC. No.278/21.04.018/2025-26 dated November 28, 2025 on Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025

PUBLIC DISCLOSURE ON LIQUIDITY RISK

As on 31st March 2026

Funding Concentration based on significant parties

(Amount in Lacs)

Particulars	As of March 31, 2026
Number of Significant Parties	2
Amount of Borrowings	15,946.55
% of total liabilities	46.56%

Top 10 Borrowings

Particulars	As of March 31, 2026
Amount of Total Borrowings	29,547.16
% of total borrowings	86.26%

Funding Concentration

Particulars	As of March 31, 2026	% of Total Liabilities
Term Loan	14,747.73	24.17%
NCD	13,679.17	22.42%
Sub-debt	5,825.00	9.55%
Commercial Papers	-	-

Stock Ratios

Particulars	As of March 31, 2026
Commercial Paper as a % of total liabilities	0.00%
Commercial Paper as a % of total assets	0.00%
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not Applicable
Non-convertible debentures (original maturity of less than one year) as a % of public funds	Not Applicable
Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not Applicable
Other short-term liabilities as a % of total liabilities	68.15%
Other short-term liabilities as a % of public funds	75.78%
Other short-term liabilities as a % of total assets	42.50%

Institutional Setup for Liquidity Risk Management

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage the liquidity risk.

The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Notes:

1. A “Significant party” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 10% for other non-deposit taking NBFCs.
2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
3. “Public funds” shall include funds raised either directly or indirectly through public deposits, commercial paper, debentures, inter-corporate deposits and bank finance but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 10 years from the date of issue as defined in Regulatory Framework for Core Investment Companies issued vide Notification No. DNBS (PD) CC.No. 206/03.10.001/2010-11 dated January 5, 2011.