

Public Disclosure on Liquidity Risk for the quarter ended March 31, 2026, pursuant to RBI circular dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

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

Sr.No.	Number of Significant counterparties	Amount (₹ lakh)*	% of Total Liabilities
1	16	103,369	59.49%

* The Principal outstanding amount as on March 31, 2026 is considered above.

(ii) The Company is a non deposit taking NBFC.

(iii) Top 10 borrowings (amount in ₹ lakh and % of total borrowings) :

Sr.No.	Amount (₹ lakh)*	% of Total Borrowings
1	88,506	51.89%

(iv) Funding concentration based on significant instrument / product :

Sr No.	Name of instrument / product	Amount (₹ lakh)*	% of total liabilities
1	Term loans	90,311	51.98%
2	Working Capital Demand Loans	8,500	4.89%
3	Non-Convertible Debentures	56,625	32.59%
4	Pass Through Certificates	11,637	6.70%
5	Commercial paper	3,500	2.01%
Total		170,573	98.17%

* The Principal outstanding amount as on March 31, 2026 is considered above.

(v) Stock Ratios :

Sr No.	Particulars	% of total public funds	% of total liabilities	% of total assets
1	Commercial Papers	2.05%	2.01%	1.20%
2	Non-Convertible Debentures (original maturity of less than one year)	0.00%	0.00%	0.00%
3	Other Short-Term Liabilities	4.98%	4.89%	2.90%

(vi) Institutional set-up for liquidity risk management :

We have an asset liability management committee (ALCO) that is formed in accordance with the Directions issued by the Reserve Bank of India. Our Asset Liability Committee takes into account interest rate forecasts and spreads, the internal cost of funds, operating results, projected funding needs, projected loan disbursements, liquidity position, loan loss reserves to outstanding loans, funding strategies. This committee reviews the fund position, asset liability maturity profile, variance between forecast and actuals of the concluded quarter, analysis of sensitivity of interest rates variation in various buckets, what if scenario analysis, etc. As far as structural liquidity position is concerned, the Company maintained a positive cumulative mismatch across all the time buckets.