PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON SEPTEMBER 30, 2026
PURSUANT TO RESERVE BANK OF INDIA (NON-BANKING FINANCIAL COMPANIES – ASSET LIABILITY MANAGEMENT) DIRECTIONS, 2025

1 Disclosure on liquidity risk

a. Funding Concentration based on significant counterparty* (both deposits and borrowings):

Sr. No.	Number of Significant Counterparties*	Amount (Rs. in Crore)	% of Total Deposits	% of Total Liabilities
1.	1	12.5	Not Applicable	10.4%

b. Top 20 large deposits (amount in Rs. Crore and % of total deposits):

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

c. Top 10 borrowings (amount in Rs. Crore and % of total borrowings):

Amount (Rs. In Crore)	% of Total Borrowings
64.70	54.5%

d. Funding Concentration based on significant instrument/product*:

Sr. No.	Name of the instrument/product	Amount (Rs. in Crore)	% of Total Liabilities
1.	Unsecured NCDs	100.40	83.77%
2.	Inter Corporate Deposits	9.00	7.51%
3.	Secured NCDs	6.93	5.78%
4.	Unsecured Loans	2.15	1.79%

**Significant instrument/product is as defined in the Company's Asset Liability Management Policy, framed pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025.*

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e. Stock Ratios:

Sr. No.	Particulars	Ratios
1.a.	Commercial papers as a % of total public funds	NA
1.b	Commercial papers as a % of total liabilities	0
1.c.	Commercial papers as a % of total assets	0
2.a.	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NA
2.b.	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0
2.c.	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0
3.a.	Other short-term liabilities, if any as a % of total public funds	NA
3.b.	Other short-term liabilities, if any as a % of total liabilities	0.23%
3.c.	Other short-term liabilities, if any as a % of total assets	0.19%

f. Institutional set-up for liquidity risk management:

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee.

The Asset Liability Management Committee, inter alia, reviews liquidity risk management, funding and capital planning, forecasting and analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company.

The Company has also constituted the Asset Liability Management Support Group, inter alia, to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee. The Company manages liquidity risk by maintaining sufficient cash/treasury surplus and by having access to funding through an adequate amount of committed credit lines to meet obligations, in case required.

Management regularly monitors the position of cash and cash equivalents vis-à-vis projections. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity ratios are considered while reviewing the liquidity position.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy. The Asset Liability Management Policy is reviewed periodically to realign the same pursuant to any regulatory changes/changes in the economic landscape or business needs.