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PUBLIC DISCLOSURE ON LIQUIDITY RISK FOR THE QUARTER ENDED ON JUNE 30, 2026

(Pursuant to Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025)

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

Sr. No.	Number of Significant Counterparties[1]	Amount (₹ crore)	% of Total deposit	% of Total Liabilities[3]
1	22	165.69	NA	90.69%

2. **Top 20 large deposits (amount in ₹ crore and % of total deposits).**

Amount (₹ crore)	% of Total deposits
NA	NA

3. **Top 10 borrowings (amount in ₹ crore and % of total borrowings[2])**

Amount (₹ crore)	% of Total borrowings[2]
126.46	76.33%

4. **Funding Concentration based on significant instrument/product**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities[3]
1	Debt Securities	0.00	0.00%
2	Term loan from banks	33.60	18.39%
3	Term loan from financial institutions	104.58	57.24%
4	Associated liabilities under securitization	0.00	0.00%
5	Short term borrowings[4]	0.00	0.00%
6	Subordinated Debts	25.00	13.68%
7	Other Borrowings incl. Inter-Corporate loans	2.50	1.37%

5. **Stock Ratios:**

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Particulars	Total public funds	Total Liabilities[3]	Total assets
Commercial paper, as a % of	NIL	NIL	NIL
Non - convertible debentures (Original maturity of less than one year), as a % of	NIL	NIL	NIL
Other short-term liabilities[5], if any as a % of	NIL	5.65%	3.89%

6. **Institutional set-up for liquidity risk management:**

The Board has overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decisions on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

***Definitions**

1. Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

2. Borrowings represent Net borrowings as at June 30, 2026, as per IGAAP, also includes sub-debt.

3. Total liabilities represent liabilities as per balance sheet as at June 30, 2026 excluding net worth of the Company.

4. Short term borrowings represent overdraft limits balance from banks.

5. Other Short-term liabilities include Financial Liabilities and non-financial liabilities payable within a year.