**Public Disclosure on Liquidity Risk for the quarter ended 30th September 2026 as required under RBI Circular – RBI/2019-20/88, DOR.NBFC (PD) CC No. 102/03.10.001/2019-20 dated 04th November 2019**

(i) Funding Concentration based on significant counterparty (both Deposits & Borrowings) –

| Number of Significant Counterparties[1] | AMOUNT[2] (Rs in Lakhs) | % of Total Deposits | % of Total Liabilities[3] |
|---|---|---|---|
| 29 | 8,33,789.00 | Not Applicable | 91.73% |

Note:-
1. *Significant counterparty is defined in RBI circular RBI circular RBI/2019-20/88,DOR.NBFC (PD) CC No.102/03.10.001/2019-20,Dated November 04, 2019.*
2. *Amount represents IND-AS outstanding inclusive of interest accruals and fee amortisation.*
3. *Total Liabilities exclude Networth of the company.*

(ii) Top 20 large deposits (Amount in Rs Crores and % of Total Deposits) –

**Not Applicable.** The Company, being a Systematically Important Non-Deposit taking Non-Banking Financial Company and registered with Reserve Bank of India, does not accept public deposits.

(iii) Top 10 Borrowings (Amount in Rs Crores and % of Total Borrowings Outstanding) –

| AMOUNT[1] (Rs in Lakhs) | % of Total Borrowings |
|---|---|
| 4,88,113.97 | 54.79% |

Note:-
*Amount represents IND-AS outstanding inclusive of interest accruals and fee amortisation.*

Funding Concentration based on significant instrument/product (*as defined in RBI circular RBI circular RBI/2019-20/88, DOR.NBFC (PD) CC No.102/03.10.001/2019-20, Dated November 04, 2019*) –

| Sl. No. | Name of the Instrument / Product | AMOUNT[1] (Rs in Lakhs) | % of Total Liabilities[2] |
|---|---|---|---|
| 1 | Non-Convertible Debentures | 1,13,784.75 | 12.52% |
| 2 | Commercial Paper | 9,606.45 | 1.06% |
| 3 | Term Loans | 6,67,079.42 | 73.39% |
| 4 | Securitisation (PTCs) | 1,00,426.28 | 11.05% |
| 5 | Working Capital Loans | -- | -- |

Note:-
1. *Amount represents IND-AS outstanding inclusive of interest accruals and fee amortisation.*
2. *Total Liabilities exclude Networth of the company.*

(iv) Stock Ratios –

| Sl. No. | Stock Ratios | Ratio |
|---|---|---|
| 1 | Commercial Paper as a % of Total Public Funds | N.A. |
| 2 | Commercial Paper as a % of Total Liabilities* | 1.06% |
| 3 | Commercial Paper as a % of Total Assets | 0.77% |
| 4 | Non-convertible debentures (original maturity of less than one year) as a % of Total Public Funds | N.A. |

| | | |
|---|---|---|
| 5 | Non-convertible debentures (original maturity of less than one year) as a % of Total Liabilities* | N.A. |
| 6 | Non-convertible debentures (original maturity of less than one year) as a % of Total Assets | N.A. |
| 7 | Other short-term liabilities** as a % of Total Public Funds | N.A. |
| 8 | Other short-term liabilities as a % of Total Liabilities* | 32.73% |
| 9 | Other short-term liabilities as a % of Total Assets | 23.94% |
| Note:-<br>* *Total Liabilities exclude Networth of the company.*<br>** *Other short-term liabilities represent Borrowings maturing within one year.* | | |

(v) Institutional set-up for liquidity risk management –

The Board of Directors of the Company has overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to while conducting its business. The Board approves the governance structure, policies, strategy, and the risk limits for the management of liquidity risk.

The Board of Directors approved the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The meetings of RMC are held at quarterly intervals and more frequently as warranted from time to time. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite approved by the Board.

The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity, and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once a quarter. The minutes of ALCO meetings are placed before the RMC in its next meeting for its perusal/approval/ratification.

**Liquidity Coverage Ratio (LCR) –**

The Liquidity Coverage Ratio (LCR) is a global minimum standard to measure the Company's liquidity position. The Reserve Bank of India introduced the liquidity coverage ratio (LCR) requirement for all deposit taking NBFCs and non-deposit taking NBFCs with an asset size of Rs. 5,000 crore and above. LCR seeks to ensure that the Company has an adequate stock of unencumbered High-Quality Liquid Assets (HQLA) that can be converted into cash easily and immediately to meet its liquidity needs under a 30-day calendar liquidity stress scenario. LCR is calculated by dividing the stock of HQLA's by its total net cash outflow over a 30-day calendar period.

The Company has adopted the liquidity risk framework in the ALCO policy of the company as required under RBI regulation. It ensures a sound and robust liquidity risk management system by maintaining sufficient liquidity through inclusion of a cushion of unencumbered, high quality liquid asset to withstand a range of stress events, including those involving the loss or impairment of both unsecured and secured funding sources. The Board of Directors has delegated responsibility for balance sheet Liquidity Risk Management to the Asset Liability Committee as per the ALCO policy of the Company.

**(Rs in Lakhs)**

| Particulars | | July – Sept 2026 | |
|---|---|---|---|
| | | Unweighted Value | Weighted Value |
| **High Quality Liquid Assets** | | | |
| 1 | **Total High-Quality Liquid Assets (HQLA)** | | |
| | - Cash | 426.95 | 426.95 |
| | - Investments in Government Securities | 8,104.81 | 8,104.81 |
| | - Bank Balance | 10,297.34 | 10,297.34 |
| **Cash Outflows** | | | |
| 2 | Deposits (for deposit taking companies) | -- | -- |
| 3 | Unsecured wholesale funding | -- | -- |
| 4 | Secured wholesale funding | -- | -- |
| 5 | Additional requirements, of which | -- | -- |
| (i) | Outflows related to derivative exposures and other collateral requirements | -- | -- |
| (ii) | Outflows related to loss of funding on debt products | -- | -- |
| (iii) | Credit and liquidity facilities | -- | -- |
| 6 | Other contractual funding obligations | 34,776.86 | 39,993.39 |
| 7 | Other contingent funding obligations | 25.00 | 28.75 |
| 8 | **TOTAL CASH OUTFLOWS** | **34,801.86** | **40,022.14** |
| **Cash Inflows** | | | |
| 9 | Secured lending | 8,735.87 | 6,551.90 |
| 10 | Inflows from fully performing exposures | 32,704.53 | 24,528.39 |
| 11 | Other cash inflows | 76,589.11 | 57,441.83 |
| 12 | **TOTAL CASH INFLOWS** | **1,18.029.50** | **88,522.13** |
| | | | Total Adjusted Value |
| 13 | TOTAL HQLA | | 18,829.10 |
| 14 | TOTAL NET CASH OUTFLOWS | | 10,005.54 |
| 15 | **LIQUIDITY COVERAGE RATIO (%)** | | **188.19%** |