

Public disclosure on liquidity risk in terms of Guidelines on Liquidity Risk management Framework.

I Funding Concentration based on significant counterparty (both deposits and borrowings)

₹ in Lakh

Sr. No.	Type of Instruments	Number of Significant Counter parties	As At March 31, 2026	% of Total deposits	% of Total Liabilities
1	Deposits			-	-
2	Borrowings	42	9,05,048	-	98.46%

II Top 20 large deposits (amount in ₹ Lakh and % of total deposits)

₹ in Lakh

Sr. No.	Name	As At March 31, 2026	% of Total Deposits
1	Total of top 20 large deposits	-	-

III Top 10 borrowings (amount in ₹ Lakh and % of total borrowings)

₹ in Lakh

Sr. No.	Name	As At March 31, 2026	% of Total Borrowings
1	Total of top 10 borrowings	7,05,673	77.97

IV Funding Concentration based on significant instrument/product

₹ in Lakh

Sr. No.	Name of the instrument/product	As At March 31, 2026	% of Total Liabilities
1	Secured Non- Convertible Debentures	1,37,433	14.95%
2	Commercial Papers	56,101	6.10%
3	Refinance Facility from NHB	15,378	1.67%
4	Bank Facilities	6,96,136	75.73%
5	External Commercial borrowings	-	0.00%
6	Deposits	-	0.00%
7	Subordinate Tier-II Non convertible debentures.	-	0.00%
5	Total Borrowings	9,05,048	98.46%
	Total Liabilities	9,19,247	100.00%
	Total borrowings under all instruments/products		

v Stock Ratios

Sr. No.	Particulars	As a % of total public funds	As a % of total Liabilities	As a % of total Assets
1	Commercial Papers	6.20%	6.10%	4.97%
2	NCD (original maturity less than 1 year)	0.00%	0.00%	0.00%
3	Other Short-Term Liabilities*	38.96%	38.36%	31.21%

* Other Short Term liabilities Includes Current portion of financials & Non Financial Liabilities.

LCR Disclosure for the Qtr ended March 31st, 2026

₹ In Lakh

Particulars	As At MAR 31, 2026	
	Total Unweighted Value (average) \$	Total Weighted Value (average) #
High Quality Liquid Asset		
1 Total High Quality Liquid Assets (HQLA)	22,924	22,924
Cash and Bank Balance	2,199	2,199
G-Sec	20,725	20,725
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	13,041	14,997
4 Secured wholesale funding	22,388	25,746
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	23,712	27,269
7 Other contingent funding obligations	7,966	9,161
8 TOTAL CASH OUTFLOWS	67,107	77,173
Cash Inflows		
9 Secured lending	79,078	59,308
10 Inflows from fully performing exposures	13,123	9,843
11 Other cash inflows	50,852	38,139
12 TOTAL CASH INFLOWS	1,43,053	1,07,290
		Total Adjusted Value
13 TOTAL HQLA		22,924
14 TOTAL NET CASH OUTFLOWS		19,293
15 LIQUIDITY COVERAGE RATIO (%)		118.82

\$ Unweighted values must be calculated as outstanding balances maturing or callable with in 30days/1 month (for inflows and outflows).

Weighted values must be calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

VI Institutional set - up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks , including liquidity risk , to which the Company is exposed to in the course of conducting its business . The Board constituted Risk Management Committee (RMC) oversee the effective supervision , evaluation , monitoring and review of various aspects and types of risks , including liquidity risk , faced by the Company . Further , the Asset Liability Committee (ALCO) acts as a strategic decision - making body for the asset - liability management of the Company which measures not only the liquidity positions of Company on on - going basis but also examines how liquidity requirements are likely to revive under different scenarios .

Notes :

1. Significant counterparty is as defined in RBI Circular RBI / 2019-20 / 88 DOR. NBFC (PD) CC.No.102 / 03,10.001 / 2019-20 dated November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies. Funding concentration based on significant counterparty has been computed using Latest Beneficiary Position instead of original subscribers
2. Significant instrument / product is as defined in RBI Circular RBI / 2019-20 / 88 DOR. NBFC (PD) CC.No.102 / 03.10.001 / 2019-20 dated November 4 , 2019 on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies .
3. Total Liabilities has been computed as sum of all financial and non - financial liabilities (as per Balance Sheet prepared as per IND AS) and it does not include Equities and Reserves / Surplus .
4. Public Funds is as defined in the "Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28,2025 and as updated from time to time.
5. The amount stated in this disclosure is based on the standalone financial statements (prepared as per IND AS) for quarter / Year ended March 31st , 2026.