



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 (₹ crore)	% of Total deposits	% of Total Liabilities
1	24	867.55	N/A	63.86%

**Significant counterparty/significant instrument/product is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities*

- ii. Top 20 large deposits (amount in ₹ crore and percent of total deposits)

Not applicable

- iii. Top 10 borrowings (amount in ₹ crore and percent of total borrowings)

Amount (₹ crore) of Borrowings from Top 10 Lenders	% of Total Borrowings
550.77	40.95%

- iv. Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term loan from bank	626.67	46.13%
2	Term loan from financial institution	289.86	21.34%
3	Non-Convertible Debentures	367.41	27.04%
4	PTC	53.33	3.93%
5	Loan repayable on demand by bank (Cash credit facility)	7.62	0.56%
	Total	1344.89	99.00%



v. Stock Ratios:

Particulars	As a % of Total Public Funds	As a % of Total liability	As a % of Total Assets
Commercial Papers	N.A.	N.A.	N.A.
Non-convertible debentures (NCD's) (original maturity of less than a year)	N.A.	N.A.	N.A.
Other Short-Term liabilities as a percentage of total outside liability & Assets	N.A.	0.87%	0.70%

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 while conducting its business.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board in effective discharge of the responsibilities of asset-liability management, liquidity, and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board.

Notes:

1. The amount stated in this disclosure is based on the Audited financial statements as at and for quarter ended March 31, 2026.
2. Total liabilities refer to the aggregate of financial liabilities and non-financial liabilities.
3. Other Short-term liabilities include other short term financial liabilities and other short term non-financial liabilities.