Public Disclosure on Liquidity Risk as on September 30, 2026

Background

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies vide Appendix VI-A of Master Direction — Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterlybasis. Accordingly, the disclosures on liquidity risk as of September 30, 2026, are as under:

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

Number of Significant Counterparties	Amount (Rs. in Cr)	% of Total Deposits	% of Total Liabilities
2640	170.51	NA	75.05 %

(ii)Top 20 large deposits: Not Applicable

(iii)Top 10 borrowings

Amount (Rs. in Cr)	% of Total Borrowings
32.65	19.15 %

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/product	As of September 2026 (Rs. in Cr)	% of Total Liabilities
Non-Convertible Debentures	113.67	50.03 %
Subordinate Debt	37.99	16.72 %
Borrowings from Banks/FIs	18.85	8.29 %
Total	**170.51**	**75.05 %**

(v)Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets - NA
(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets -NA
(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets -NA

(vi) Institutional set-up for Liquidity Risk Management

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well asimplementing the liquidity risk management strategy of the NBFC. The Managing Director headsthe Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source offunding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.