Liquidity Risk Management:

(i) Funding Concentration based on significant counterparty on borrowings

Number of Significant Counterparties	Amount Rs. cr	% of Total deposits	% of Total Liabilities
4	45.26	-	55.51%

a. A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs

b. Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

(ii) Top 20 large deposits (amount in Rs.crore and % of total deposits) – Not applicable

(iii) Top 10 borrowings (amount in Rs.crore and % of total borrowings)

Amount Rs.cr	% of total borrowing*
68.54	92.21%

(iv) Funding Concentration based on significant instrument/product

Name of Instrument/product	Amount (Rupees in Crores)	% of Total Liabilities
Term Loans	75.50	92.64%
Borrowings under securitization	0.31	0.38%
Total Liabilities*	81.50	100%

*Total Liabilities excluding share capital, Reserve & Surplus and Borrowings under securitisation.

(v) Stock Ratios:

Particulars	31-Mar-26
Commercial Papers to Total Public Funds	Nil
Commercial Papers to Total Liabilities	Nil
Commercial Papers to Total Assets	Nil
NCDs (Original Maturity <1 yrs.) to Total Public Funds	Nil
NCDs (Original Maturity <1 yrs.) to Total Liabilities	Nil
NCDs (original Maturity <1 yrs.) to Total Assets	Nil
Other Short Term Liabilities to Total Public Funds	74.02%
Other Short Term Liabilities to Total Liabilities	65.70%
Other Short Term Liabilities to Total Assets	38.68%

(vi) Institutional set-up for liquidity risk management:

The company has an Asset Liability Management Committee (ALCO), a board committee supported by ALM Support group, a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Management Committee (RMC), a subcommittee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same