Public Disclosure as required by Liquidity Risk Management Framework for the quarter ended 30th Sep 2026.

- **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	13	355.32	NA	87.86%

-^Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1%.

-Total liabilities has been calculated as Total Assets less Equity share capital less Reserve & Surplus.

-Total borrowings indicates the principal o/s excluding NCDs and Interest accrued

- **Top 20 large deposits (amount in ₹ crore and % of total deposits)-** Not Applicable
- **Top 10 borrowings (amount in ₹ crore and % of total borrowings)**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	10	323	79.87%

Note:

-Total borrowings indicates the principal o/s excluding NCDs and Interest accrued

- **Funding Concentration based on significant instrument/product**

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Non-Convertible Debentures	17.60	4.35%
2	Commercial Paper	-	-
3	Borrowings (Other than debt securities)	361.61	89.42%
	TOTAL	**780.98**	**93.77%**

Note:

-Total borrowings indicates the principal o/s excluding Interest accrued

- **Stock Ratios:**

Sr. No.	Name of the instrument/product	% of Total Liabilities
	Commercial paper as a % of total public funds	
1	Commercial papers as a % of total liabilities	0.00%
2	Commercial papers as a % of total assets	0.00%
	Non-convertible debentures as a % of total public funds	
1	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0.00%
2	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0.00%
	Other short-term liabilities as a % of total public funds	
1	Other short-term liabilities as a % of total liabilities	4.59%
2	Other short-term liabilities as a % of total assets	2.06%

- **Institutional set-up for liquidity risk management**

  The Board of Directors of the Company holds ultimate responsibility for overseeing all facets of risk management, including liquidity risk. Its duties encompass approving the governance framework, policies, strategies, and protocols governing liquidity risk within the NBFC, all in alignment with predetermined risk tolerance thresholds. Moreover, the Board authorizes the establishment of the Risk Management Committee (RMC) to diligently oversee, evaluate, monitor, and assess various risks, including liquidity, encountered by the Company. In addition, the Board formally constitutes the Asset Liability Committee (ALCO) to serve as the principal decision-making body responsible for managing the Company's asset-liability dynamics with a keen focus on risk and return. ALCO's principal objective is to support the Board in efficiently executing asset-liability management, market risk management, liquidity, and interest rate risk management, while ensuring strict adherence to established risk tolerance levels. ALCO convenes four times annually, as determined by the Committee, to effectively discharge its stipulated duties. Subsequently, minutes of these meetings are presented to the Board of Directors for their review, approval, or ratification during subsequent sessions.

Maturity Profiling – Liquidity

Amount in Lacs

Particulars	0-7 days	8-14 days	15-30/31 days	>1& upto 2 months	>2 & upto 3 months	>3 & upto 6 months	>6 months & upto 1 year	>1 & upto 3 years	> 3 & upto 5 years	>5 years	Total
All Figures in Lakhs											
Outflow											
1.Capital	-	-	-	-	-	-	-	-	-	3,701.40	3,701.40
2.Reserves & Surplus	-	-	-	-	-	-	-	-	-	40,804.45	40,804.45
3.Borrowings	16052.54	0	3193.24	1586.82	5,146.92	45067.32	8041.09	8479.45	-	-	87,567.38
4.Current Liabilities & Provisions	-	-	403.69	-	550.29	-	1,429.50	-	228.54	959.15	3,571.17
5.Statutory Dues	-	15.32	160.14	-	-	-	-	-	-	-	175.46
TOTAL OUTFLOWS	**16052.54**	**15.32**	**3757.07**	**1586.82**	**5697.21**	**45067.32**	**9470.59**	**8479.45**	**228.54**	**45465**	**135819.86**
Inflow											
1. Balances With Banks	12,686.94	-	-	-	300.00	-	4,688.85	-	-	-	17,675.79
2.Investments	52.50	-	-	-	-	-	-	-	-	-	52.50
3.Advances (Performing)	7,350.30	561.12	3,494.92	4,578.01	7,776.53	37,675.61	50,423.39	3,876.67	-	-	1,15,736.55
4.Gross Non-Performing Loans (GNPA)	-	-	-	-	-	-	-	-	-	-	-
5. Fixed Assets (Excluding Assets On Lease)	-	-	-	-	-	-	-	-	-	49.22	49.22
6. Other Assets	-	179.25	401.38	-	149.62	49.28	1,248.29	86.41	12.42	179.15	2,305.80
B. TOTAL INFLOWS	**20,089.74**	**740.37**	**3,896.30**	**4,578.01**	**8,226.15**	**37,724.89**	**56,360.53**	**3,963.08**	**12.42**	**228.37**	**1,35,819.86**
C. Mismatch (B-A)	4,037.20	725.05	139.23	2,991.19	2,528.94	-7,342.43	46,889.94	-4,516.37	-216.12	-45,236.63	-
D. Cumulative Mismatch	4,037.20	4,762.25	4,901.48	7,892.67	10,421.61	3,079.18	49,969.12	45,452.75	45,236.63	-	-
E. Mismatch as % of Total Outflows	25%	4733%	4%	189%	44%	-16%	495%	-53%	-95%	-100%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	25%	30%	25%	37%	38%	4%	61%	50%	50%	0%	0.00%