

Liquidity Profile as on Dec 31, 2025

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

S. No.	Number of Significant counterparties (Borrowings)	Amount (Rs. lakhs)	% of Total deposits	% of Total Liabilities
1	29*	5,59,125.09	NA	76.55%

* including borrowing under securitisation.

Notes:

- 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.

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

2. Top 20 large deposits (amount in Rs lakhs and % of total deposits) – Not Applicable

3. Top 10 borrowings (amount in Rs lakhs and % of Total borrowings)

S. No.	Number of Significant counterparties (Borrowings)	Amount (Rs. lakhs)	% of Total deposits	% of Total Borrowings
1	10	3,55,407.14	NA	50.15%

Note:

- Total Borrowing has been computed as comprising of Debt Securities, Borrowings and Interest accrued on these borrowings

4. Funding Concentration based on significant instrument/product

S. No.	Name of the Product	Amount (Rs. lakhs)	% of Total Liabilities
1.	Non Convertible Debentures	1,19,890.76	16.41%
2.	Commercial Paper	10,245.35	1.40%
3.	Borrowing under securitisation arrangement	16,492.49	2.26%
4.	Loan Repayable on demand from banks	74,190.32	10.16%
5.	Term loans	4,87,917.11	66.80%
	TOTAL	7,08,736.03	97.03%

^Significant instrument/product is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities.

5. Stock Ratios:

S.No.	Stock Ratio	%
a)	Commercial paper as a % of total public funds	1.45%
	Commercial papers as a % of total liabilities	1.40%
	Commercial papers as a % of total assets	0.98%
b)	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil
c)	Other short-term liabilities as a % of total public funds	47.92%
	Other short-term liabilities as a % of total liabilities	46.49%
	Other short-term liabilities as a % of total assets	32.34%

Notes:

- Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial paper less Non-convertible debentures (Original maturity of less than one year)

--Public Funds includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding five years from the date of issue.

LCR Disclosure Template

		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	31,957.10	30,457.10
Cash Outflows			
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	23,666.85	27,216.88
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	30,289.52	34,832.94
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	53,956.36	62,049.82
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	93,531.26	70,148.45
11	Other cash inflows	73,303.79	54,977.85
12	TOTAL CASH INFLOWS	1,66,835.06	1,25,126.29
			Total Adjusted Value
13	TOTAL HQLA	31,957.10	30,457.1
14	TOTAL NET CASH OUTFLOWS	13,489.09	15,512.5
15	LIQUIDITY COVERAGE RATIO (%)	236.91%	196.34%