

**Public Disclosure on Liquidity Risk Profile as on March 31, 2026**

(Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 Notification no. RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025, as amended).

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

Particulars	Number of Significant Counterparties (Borrowings)	Amount (₹ lakhs)	% of Total deposits	% of Total Liabilities
As at 31 March 2026	32*	6,80,995.06	NA	80.99%
As at 31 March 2025	28*	5,22,593.10	NA	83.10%

\* 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): -**

Particulars	Number of Significant Counterparties (Borrowings)	Amount (₹ lakhs)	% of Total deposits	% of Total borrowings
As at 31 March 2026	10	3,94,179.18	NA	47.59%
As at 31 March 2025	10	3,49,421.89	NA	57.97%

**Notes:**

'- **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 Product	As at March 31, 2026		As at March 31, 2025	
		Amount (₹ lakhs)	% of Total Liabilities	Amount (₹ lakhs)	% of Total Liabilities
1	Non-Convertible Debentures (net of unamortised borrowing cost)	1,40,497.12	16.71%	61,075.83	9.71%
2	Commercial Paper (net of unamortised borrowing cost)	9,338.85	1.11%	12,828.15	2.04%

3	Borrowing under securitisation arrangement (net of unamortised borrowing cost)	30,484.28	3.63%	30,484.28	4.85%
4	Loan Repayable on demand from banks (net of unamortised borrowing cost)	1,36,936.21	16.29%	1,36,936.21	21.78%
5	Term loans (net of unamortised borrowing cost)	5,11,086.24	60.78%	3,61,427.34	57.47%
	<b>Total</b>	<b>8,28,342.70</b>	<b>98.51%</b>	<b>6,02,751.81</b>	<b>95.85%</b>

^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	% As at 31 March 2026	% As at 31 March 2025
1	Commercial paper as a % of total public funds	1.13%	2.13%
2	Commercial papers as a % of total liabilities	1.11%	2.04%
3	Commercial papers as a % of total assets	0.80%	1.39%
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	-	-
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	-	-
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	-	-
7	Other short-term liabilities as a % of total public funds	52.71%	54.88%
8	Other short-term liabilities as a % of total liabilities	51.93%	52.60%
9	Other short-term liabilities as a % of total assets	37.31%	35.90%

#### 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.

#### 6. 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. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions



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as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and guard-rails approved by the Board. The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held quarterly or more frequently as the Committee may determine to adequately fulfil the responsibilities outlined in the charter. The minutes of ALCO meetings are placed before the Board of Directors in its next meeting for its perusal/approval/ratification. Further Company has board approved Internal Capital Adequacy Assessment Process (ICAAP) policy in place as per RBI Scale Based Regulation 2023 (SBR). During the year Company has done qualitative and quantitative ICAAP assessment in line with the guidelines.

**Date: May 28, 2026**