

## Public Disclosure on Liquidity Risk as at 30th September 2025

(INR in lakh)

### Disclosure on Liquidity Risk Management

#### Public disclosure on liquidity risk

##### (a) Funding concentration based on significant counterparty\* (both deposits and borrowings):

Particulars	As at 30 September 2025	As at 31 March 2025
Number of Significant Counterparties	19	19
Balance as at period-end	969,759.73	911,904.51
% of Total Deposits	Not applicable	Not applicable
% of Total Liabilities	96.25%	90.86%

\*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

##### (b) Top 20 large deposits:

Not applicable. The Company does not accept public deposits.

##### (c) Top 10 Borrowings

Particulars	As at 30 September 2025	As at 31 March 2025
Balance as at year-end for Top 10 Borrowings	713,347.06	702,663.96
% of Total Borrowings	73.56%	72.37%

##### (d) Funding Concentration based on significant instrument / product@:

Particulars	As at 30 September 2025	As at 31 March 2025
(i) Term Loans	852,336.13	861,961.86
% of Total Liabilities	84.60%	85.89%
(ii) Non Convertible Debentures	51,977.61	50,512.75
% of Total Liabilities	5.16%	5.03%
(iii) Subordinated Liabilities	60,301.96	58,427.26
% of Total Liabilities	5.99%	5.82%
(iv) Working Capital Loans	5,144.03	0.21
% of Total Liabilities	0.51%	0.00%

@ Significant instrument/productise as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

##### (e) Stock Ratios:

Particulars	As at 30 September 2025	As at 31 March 2025
(i) Commercial papers	Not Applicable	Not Applicable
(ii) Non-convertible debentures (original maturity of less than one year)	Not Applicable	Not Applicable
(iii) Other short-term liabilities, if any as a % of total assets	Not Applicable	Not Applicable

##### (f) Institutional set-up for liquidity risk management

The Board of Directors of the Company have adopted the ALM policy, which contains the guidelines and framework for Liquidity Risk management, among other things. The changes brought in the Liquidity Risk Management Framework vide its Circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 November 04, 2019 are also being covered as part of the ALM Policy which will be reviewed by the Board periodically for compliance and implementation.

The Board shall has the overall responsibility for management of liquidity risk by reviewing the implementation of the ALM Policy. The Asset-Liability Management Committee constituted by the Board carries out the functions as listed out in the circular.

##### (g) Liquidity Coverage Ratio

Particulars	For the quarter ended 30 September 2025	As at 31 March 2025
Liquidity Coverage Ratio	167.95%	177.10%