

Disclosure of details as required by RBI/2019-20/88/DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04,2019 regarding Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies:

#### 1 Funding concentration based on significant counterparty (both deposits and borrowing)

For the period ending 31st December, 2025					[Rs. in Lakhs]
S. No	No of significant counterparties	Amount	% of Total Deposits	% of Total liabilities	
1	6	3,55,335.00	NA	98.05%	

\*This amount does not include interest on borrowings

For the year ending 31 <sup>st</sup> March, 2025					[Rs. in Lakhs]
S. No	No of significant counterparties	Amount	% of Total Deposits	% of Total liabilities	
1	5	2,63,559.00	NA	97.02%	

#### 2 Top 20 large deposits:

For the period ending 31st December, 2025					[Rs. in Lakhs]
S. No	No of significant counterparties	Amount	% of Total Deposits		
	Nil				

For the year ending 31st March, 2025					[Rs. in Lakhs]
S. No	No of significant counterparties	Amount	% of Total Deposits		
	Nil				

#### 3 Top 10 borrowings:

S. No	Particulars	As at Dec 31, 2025		As at 31 <sup>st</sup> March, 2025		[Rs. in Lakhs]
		Amount	% of total borrowings	Amount	% of total borrowings	
1	Top 10 borrowings	3,55,335.00	100.00%	2,63,559.00	100.00%	

#### 4 Funding Concentration based on significant instrument / product

S. No	Name of the instrument/ product	As at Dec 31, 2025		As at 31 <sup>st</sup> March, 2025		[Rs. in Lakhs]
		Amount	% of total liabilities	Amount	% of total liabilities	
1	Term borrowings	3,43,335.00	93.24%	2,48,559.00	91.50%	
2	Demand loan	12,000.00	5.00%	15,000.00	5.52%	
	Total	3,55,335.00	98.24%	2,63,559.00	97.02%	

#### 5 Stock ratios:

S. No	Particulars	For the period ending 31st December, 2025	For the year ending 31st March, 2025
(a)(i)	Commercial Papers as a % of total public funds	NA	NA
(a)(ii)	Commercial Papers as a % of total liabilities	NA	NA
(a)(iii)	Commercial Papers as a % of total assets	NA	NA
(b)(i)	Non-Convertible debentures (original maturity less than 1 year) as a % of total public funds	NA	NA
(b)(ii)	Non-Convertible debentures (original maturity less than 1 year) as a % of total liabilities	NA	NA
(b)(iii)	Non-Convertible debentures (original maturity less than 1 year) as a % of total assets	NA	NA
(c)(i)	Other Short-term liabilities as a % of total public funds	25.06%	29.62%
(c)(ii)	Other Short-term liabilities as a % of total liabilities [note 1]	24.56%	28.72%
(c)(iii)	Other Short-term liabilities as a % of total Assets	5.67%	5.43%

Note-1: Total liabilities has been computed as Total assets less Equity share capital less Reserve & Surplus.

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

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Asset and Liability Management Committee (ALCO), which is responsible for developing and monitoring risk management policies.

The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.