

Public disclosure on liquidity Risk

Background:

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at December 31, 2025 is as under:

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

		(Rs In Lakhs)		
S.No.	No. of significant Counter Parties	Amount	% of Total Deposits	% of Total Liabilities
1	2	108.89	NA	2.67%

ii) Top 20 large deposits (amount in Rs in lakhs and % of total deposits)- Not Applicable

iii) Top 10 borrowings (amount in Rs in lakhs and % of total borrowings)

		(Rs In Lakhs)	
S.No.	No. of significant Counter Parties	Amount	% of Total Borrowings
1	2	108.89	100.00%

iv) Funding Concentration based on significant instrument/product

		(Rs In Lakhs)	
S.No.	Name of the instrument/product	Amount	% of Total Liabilities
1	Borrowings	108.89	2.67%

v) Stock Ratios

S.No.	Stock Ratio	%
Commercial papers as a % of total public funds		
1	Commercial papers as a % of total public funds, total liabilities	Not Applicable
2	Commercial papers as a % of total assets	Not Applicable
Non-convertible debentures as a % of total public funds		
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Not Applicable
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Not Applicable
Other short-term liabilities, if any as a % of total public funds		
5	Other short-term liabilities, if any as a % of total liabilities*	3.61%
6	Other short-term liabilities *, if any as a % of total assets	0.02%

vi) Institutional set-up of liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Group Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Liquidity Risk Management and Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.