Public Disclosure on Liquidity Risk as on June 30, 2025

Background

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019 vide circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/201920. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosures on liquidity risk as at June 30th, 2025 are as under:

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

Number of Significant Counterparties	Amount (Rs. in Lakhs)	% of Total Deposits	% of Total Liabilities
4	2,814.50	14.44%	11.70%

(ii) Top 20 large deposits:

Amount (Rs. in Lakhs)	% of Total Deposits
4,506.62	23.12%

(iii) Top 10 borrowings:

Amount (Rs. in Lakhs)	% of Total Borrowings
349.94	14.63%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/product	As at June ,2025 (Rs. in Lakhs)	% of Total Liabilities
Secured Non-Convertible Debentures	2,392.29	9.95%
Borrowings from Banks/FIs	-	0.00%
Deposits	19,492.24	81.05%
Other Loans-Loans from Directors and relatives	-	0.00%
Total	21,884.53	91.00%

Note:

a) The disclosures in (i) and (iii) above exclude details of the beneficiary holders of the External Commercial Borrowings-Senior Secured Notes as at June 30, 2025.

b) Deposits include Inter Corporate Deposit (ICD) as at June 30, 2025.

c) Total Liabilities represent Total Liabilities and Equity as per Balance Sheet less Equity.

(v) Stock Ratios:

Stock Ratios	As at June, 2025
Commercial Paper as a % of Total Public Funds	Nil
Commercial Paper as a % of Total Liabilities	Nil
Commercial Paper as a % of Total Assets	Nil
Non-convertible debentures (NCDs) (original maturity of less than one year) as a % of Total Public Funds	Nil
Non-convertible debentures (NCDs) (original maturity of less than one year) as a % of Total Liabilities	Nil
Non-convertible debentures (NCDs) (original maturity of less than one year) as a % of Total Assets	Nil
Other Short-term Liabilities to Total Public Funds	31.65%
Other Short-term Liabilities to Total Liabilities	25.54%
Other Short-term Liabilities to Total Assets	16.78%

Note:

a) Public Fund represents Debt Securities, Borrowings (other than debt securities) and Subordinated Liabilities and excludes Loan from Directors and Relatives.
b) Total Liabilities represent Total Liabilities and Equity as per Balance Sheet less Equity.
c) Other Short Term Liabilities represent all liabilities (excluding Commercial Paper) maturing within a year.

(vi) Institutional set-up for Liquidity Risk Management

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The ALM Committee of the Board of Directors shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The Managing Director headsthe Committee. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source offunding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.

The ALM Support Group headed by Chief Financial Officer and consisting of operating staff who will be responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO.