

Public Disclosure on Liquidity Risk

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

S.No	Number of Parties	Amount (Rs in Lakh)	% of Total deposits	% of Total Liabilities
1	1	4,80,377	857816.07%	23.12%

ii. Top 20 large deposits (Rs in lakhs)

Particulars	As at June 30, 2026
Total Deposits of twenty largest depositors	44
Percentage of Deposits of twenty largest deposits to Total Deposits of the HFC	77.68%

iii. Top 10 borrowings (Rs in lakhs)

Particulars	As at June 30, 2026
Top 10 Borrowings	13,79,895
Percentage of Borrowings of Ten largest Borrowings to Total Borrowing of the HFC	68.96%

iv. Funding Concentration based on significant instrument/product

Name of Instrument	Rs in lakhs	% of Total Borrowing
Debt securities	3,35,942	16.79%
Term Loan	10,37,115	51.83%
NHB	4,80,377	24.01%
External Commercial Borrowings	1,41,459	7.07%
Deposits	56	0.00%
Subordinated liabilities	5,996	0.30%

v. Stock Ratios:

a) Commercial papers as a % of total public funds, total liabilities and total assets

(Rs in lakhs)

Particulars	As at June 30, 2026
Commercial papers	9,861
% of total public funds	0.49%
% of total liabilities	0.47%
% of total assets	0.34%

b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets- Nil

c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

(Rs in lakhs)	
Particulars	As at June 30, 2026
Total Liabilities of less than 12 months	4,16,758
% of total public funds	20.83%
% of total liabilities	20.06%
% of total assets	14.56%

Institutional set-up for liquidity risk management

- The Liquidity Risk Management framework of the Company is governed by its Liquidity Risk Management Policy and Procedures approved by the Board.
- The Board of Directors of the Company have the overall responsibility of management of liquidity risk. Board decides the strategy, policies and procedures of the NBFC to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.
- Risk Management Committee (RMC) reports to the Board and evaluates overall risks faced by the Company including liquidity risk.
- Asset Liability Management Committee (ALCO) of the Company implements the liquidity risk management strategy and ensures adherence to the risk tolerance/limits set by the Board.
- In order to ensure a diversified borrowing mix, concentration of borrowing through various sources is monitored.