

## Appendix – 1

### Public disclosure on liquidity risk – December 2025 (Provisional)

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

Sr No.	Number of Significant Counterparties	Amount (Rs. Crore)	% of Total Deposits	% of Total Liabilities
1	24	4,169.79	Not applicable	92%

*Note: Total Liabilities = All liabilities as per Balance sheet – Equities & Reserve/ surplus*

**(ii) Top 20 Large Deposits (amount in Rs. Crore and % of total deposits) - Not Applicable**

**(iii) Top 10 Borrowings (amount in Rs. Crore and % of total borrowings)**

Amount (Rs. Crore)	% of Total Borrowings
3,256.35	80%

*Note: As per counterparty*

**(iv) Funding Concentration based on significant instrument/product**

Sr No.	Name of the instrument/product	Amount (Rs. Crore)	% Of Total Liabilities
1	Term Loan	2,699.24	60%
2	WCDL	453.88	10%
3	Non-Convertible Debentures	547.07	12%
4	PTC	-	0%
5	Commercial Paper	72.97	2%
6	Overdraft	396.63	9%
<b>Total</b>		<b>4,169.79</b>	<b>92%</b>

**(v) Stock Ratios**

Particulars	as a % of Public Funds*	as a % of Total Liabilities	as a % of Total Assets
Commercial Paper	2%	2%	1%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term borrowings	64%	61%	40%

*Note: Other short-term borrowings = current maturities of long-term debt+ short term borrowings including OD/ CC/ WCDL*

*\*Includes all external borrowings*

**Note:** Significant instrument/product 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.

**General Note:** All the nos. are based as per provisional IND-AS Balance Sheet.

**(vi) Institutional set-up for liquidity risk management - As defined in the ALM Policy**

The Board of Directors has the overall responsibility for managing the liquidity risk. The Board of Directors has constituted the Asset Liability Management Committee (ALCO) which responsible for building and implementing the strategy, policies, and procedures to manage the liquidity risk. The ALCO is also responsible for adherence to the applicable limits defined by RBI/ Board of Directors.

**Note:** Significant instrument/product 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.

**General Note:** All the nos. are based as per provisional IND-AS Balance Sheet.