Appendix – 1

Public disclosure on liquidity risk – September 2026 (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	16	4,813.71	Not applicable	83%

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
4,195.83	**81%**

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	3,107.30	54%
2	WCDL	687.62	12%
3	Non-Convertible Debentures	292.95	5%
4	PTC	116.08	2%
5	Commercial Paper	-	0%
6	Overdraft	609.77	11%
Total		**4,813.71**	**83%**

(v) Stock Ratios

Particulars	as a % of Public Funds*	as a % of Total Liabilities	as a % of Total Assets
Commercial Paper	0%	0%	0%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term borrowings	68%	60%	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.