

(F.Y. 2026-27)

Public Disclosure on Liquidity Risk for quarter ended June 30, 2026

Public disclosure on Liquidity Risk for the quarter ended June 30, 2026, as per the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 as updated from time to time.

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

Sr. No.	No. of Significant counterparties	Amount in INR Crore	% of Total Deposits	% of Total Liabilities
1.	10	68.15	-	60.92%

2. Top 20 large deposits (amount in INR Crore and Percent of Total Deposits)

Nil, as the Company is a non- deposit taking NBFC.

3. Top 10 borrowings (amount in INR Crore and Percent of Total Borrowings)

Particulars	June 30, 2026
Total Amount of Top 10 Borrowings (in INR Crore)	68.15
Percentage of Amount of Top 10 Borrowings to Total Borrowings	100%

4. Funding Concentration based on significant instrument/product

Sr. No.	Name of the Instrument/Product	Amount in INR Crore	% of Total Liabilities
1.	Term loans	19.51	17.44%
2.	Other than term loans	48.63	43.47%

5. Stock Ratios

i. Commercial papers as a Percent of Total Public Funds, Total Liabilities and Total Assets: - Nil

ii. Non-Convertible Debentures (original maturity of less than one year) as a Percent of Total Public Funds, Total Liabilities and Total Assets: - Nil

iii. Other Short-Term Liabilities, if any as a Percent of Total Public Funds, Total Liabilities and Total Assets:

1.	Percentage of Short-Term Liabilities to Total Public Funds	104.28%
2.	Percentage of Short-Term Liabilities to Total Liabilities	49.50%
3.	Percentage of Short-Term Liabilities to Total Assets	20.16%

6. Institutional set-up for Liquidity Risk Management

The Board of Directors of the Company is responsible for the management of all the risks, including liquidity risks, to which the Company is exposed to while conducting its business activities. The Board of Directors of the Company has constituted an Asset- Liability Management Committee (ALCO) and Risk Management Committee (RMC). The RMC evaluates the overall risk faced by the Company including liquidity risk. The ALCO assists the Board in effective discharge of the responsibilities of Asset-Liability management, liquidity risk, etc. and to perform all such activities as mentioned in the Charter of ALCO as in place.

Note: The Numbers are given on the basis of Provisional Financials.

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Our Presence: Punjab and Haryana