Disclosure on liquidity risk as on September 30, 2026

Disclosure on liquidity risk under Annex – I of RBI Circular no. RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025, on Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025.

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

Sr. No.	No. of Significant counterparties	Amount (In ₹ Crore)	% of Total Deposits	% of Total Liabilities
1	18	1,450.8	N.A.	93.7%

Note:

a. *Significant counterparty is as defined in RBI Circular RBI/2019-20/88,DOR.NBFC (PD) CC No.102/03.10.001/2019-20, Dated November 04, 2019.*
b. *Amount represents IndAS outstanding inclusive of interest accruals and fee amortization.*
c. *Total Liabilities have been computed as total liabilities less shareholders' funds.*
d. *Above excludes unutilised CC limits of ₹ 48.01 Crore and undrawn term loan sanction of ₹ 125 Crore as of September 30, 2026.*
e. *There are no deposits placed with APAC Financial Services Private Limited as of September 30, 2026.*

(ii) Top 20 large deposits (amount (In ₹ Crore) and % of total deposits): **Not Applicable**.

(iii) Top 10 Borrowings:

Amount (In ₹ Crore)	% of Total Borrowings
1,233.3	81.8%

Note: Amount represents gross outstanding exclusive of interest accruals and fee amortization.

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

Sr. No.	Name of the Instruments	Amount (In ₹ Crore)	% of Total Liabilities
1	Term Loans	1,450.8	93.7%

Note:

a. *Amount represents IndAS outstanding inclusive of interest accruals and fee amortization.*
b. *Total Liabilities have been computed as total liabilities less shareholders' funds.*

(v) *Stock Ratios:*

a. Commercial papers as a % of total public funds, total liabilities and total assets: **Not Applicable**.

b. Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: **Not Applicable**.

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

Particulars	Weightage
Other short-Term Liabilities as a % of Total Public Funds	NA
Other short-Term Liabilities as a % of Total Liabilities	31.62%
Other short-Term Liabilities as a % of Total Assets	17.31%

Note:

a. Total Liabilities have been computed as Total Liabilities less Shareholders' Funds.

b. Short-term Liabilities represent outside liabilities having residual maturity of one year.

(vi) *Institutional set-up for liquidity risk management:*

The Board of Directors have approved the formation of the **Asset-Liability Management and Resource Planning Committee ("ALRPCO")** comprising of Managing Director, Chief Financial Officer, Executive Director & Chief Executive Officer, Head Treasury, Chief Risk Officer, Chief Credit Officer and Financial Controller.