

Disclosure as per the guideline on Liquidity Risk Management (LRM) framework prescribed by the RBI-

i) Funding Concentration based on significant counterparty for borrowings as on December 31, 2025

Sr No	Number of Significant parties	₹ in Crore	% of Total Deposit	% of Total Liabilities
1	17	243.00	Not Applicable	95.38%

ii) Top 20 large deposits ₹ in Crore and % of total deposits - **Not Applicable**

iii) Top 10 borrowings ₹ in Crore and % of total borrowings-

Particulars	₹ in Crore
	As at December 31, 2025
Total amount of top 10 borrowers	221.00
Percentage of the amount of top 10 borrowers of total borrowings	90.95%

iv) Funding Concentration based on significant instrument/product.

Particulars	₹ in Crore	Percentage of Total Liabilities
	As at December 31, 2025	
Loan from Bank	70.44	27.65%
Loan from other	172.56	67.73%

v) Stock ratios

Particulars	As at December 31, 2025
Commercial paper as a percentage of total public funds	Not Applicable
Commercial paper as a percentage of total liabilities	Not Applicable
Commercial paper as a percentage of total assets	Not Applicable
Non-convertible debentures as a percentage of total public funds	Not Applicable
Non-convertible debentures as a percentage of total liabilities	Not Applicable
Non-convertible debentures as a percentage of total assets	Not Applicable
Other short term liabilities as a percentage of total public funds	Not Applicable
Other short term liabilities as a percentage of total liabilities	3.47%
Other short term liabilities as a percentage of total assets	3.47%

Total liabilities are excluding equity share capital and other equity

Note

- i) Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.
- ii) 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 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies
- iii) Public funds is as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016
- iv) Other short term liabilities are excluding Commercial paper & short term non-convertible debentures

Particulars

Registration obtained from other financial sector regulators

NHB Registration No	DOR-00183
Company Identification no. (CIN) :	U74999MH2018PTC304630