

**Public Disclosure on Liquidity Risk for the
period ended June 30, 2026**

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

Sr. No.	Number of significant counterparties	Amount (₹ Crores)	% of total deposits	% of total liabilities*
1	30	14,736.66	NA	79.63%

"Significant counterparty" is defined as a single counterparty which in aggregate amounts to more than 1% of the Company's total liabilities.

*"Total liabilities" refers to total external liabilities (i.e., excluding total equity)

2. Top 20 large deposits (amount in ₹ crore and % of total deposits): Not applicable

The Company being a Systematically Important Non-deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

3. Top 10 borrowings (amount in ₹ crore and % of total borrowings):

Amount (₹ Crores)	% of total borrowings
8,535.44	47.91%

4. Funding concentration based on significant instrument/product:

Sr. No.	Name of the instrument/product	Amount (₹ Crores)	% of total Liabilities
1	Term Loans from Banks	9,517.11	51.43%
2	External Commercial Borrowings	4,969.06	26.85%
3	Non-Convertible Debentures (NCDs)	1,591.70	8.60%
4	Term Loans from Financial Institutions	765.21	4.14%
5	Commercial Paper	615.45	3.33%
6	Treasury Bills Repurchase Borrowings	253.25	1.37%

"Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the Company's total liabilities.

5. Stock Ratios:

Ratio	Total public funds	Total liabilities	Total assets
Short Term Liabilities	4.58%	4.41%	3.30%
Commercial Papers	3.45%	3.33%	2.49%
Non-Convertible Debentures (NCDs) (Original maturity less than one year)	-	-	-

Notes:

- 'Short term liabilities' refers to liabilities raised with original maturity of less than one year (excluding TREPS borrowings)
- 'Total public funds' refers to total borrowings (i.e., Debt Securities + Borrowings (other than debt securities) + Subordinated liabilities).
- 'Total liabilities' refers to total external liabilities (i.e., excluding total equity).
- 'Total assets' refers to balance sheet total.

6. Institutional set up for Liquidity Risk Management:

The Board of Directors (Board) is responsible for establishing and reviewing the ALM & Risk management Policies. Towards this end, the Board has established an ALM Committee (ALCO), which has delegated the authority to manage funds and to match the Assets and the Liabilities in terms of their maturities and interest rate sensitivities, so that the risk arising from such mismatches can be contained within the desired limit. Similarly, the Board has also constituted the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring, and review of various risks, including liquidity risk, faced by the Company. ALCO and RMC meetings are conducted at a frequency which is warranted from time to time, with minimum frequency of once a quarter. The Board reviews the minutes of the ALCO & RMC meetings and additional summarised information on a quarterly basis. If necessary, the Board will recommend actions that are in the best interest of the Company.

7. Disclosure on Liquidity Coverage Ratio (LCR) for quarter ended June 30, 2026, is given below:

(₹ Crores)		
Particulars	Quarter ended June 30, 2026	
	Unweighted value-average	Weighted value-average
High quality liquid assets		
Total High quality liquid assets	897.15	897.15
(i) Cash & Bank balances	99.67	99.67
(ii) Investment in T-Bills, G-Sec and TREPS	797.48	797.48
Cash outflows		
2. Deposits(for deposit taking companies)	-	-
3. Unsecured wholesale funding	44.62	51.31
4. Secured wholesale funding	961.90	1,106.18
5. Additional requirements, of which		
(i) Outflows related to derivative exposures and other collateral requirements**	-	-
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	-	-
6. Other contractual funding obligations	311.37	358.07
7. Other contingent funding obligations	50.86	58.49
Total cash outflows	1,368.74	1,574.05
Cash inflows		
8. Secured Lending	-	-
9. Inflows from fully performing exposures	592.19	444.14
10. Other cash inflows	2,303.37	1,727.53
Total cash inflows	2,895.56	2,171.67
	Total adjusted value	
Total HQLA	897.15	
Total Net Cash Outflows	393.51	
Liquidity Coverage Ratio (%)	228%	

Note: The amounts above exclude future interest.