

APPENDIX I
PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON MARCH 31 2025

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

| SrNo. | Number of Significant Counterparties | Amount ((₹ crore) | % of Total deposits | % of Total Liabilities |
|-------|--------------------------------------|-------------------|---------------------|------------------------|
| 1 | 2 | 24.01 | N.A | 71.91 |

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

Not Applicable as the company is non-deposit taking non- banking financial company.

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

| Amount in ₹ Crores | % of Total Borrowings |
|--------------------|-----------------------|
| 2,4.01 | 100% |

(iv) Funding Concentration based on significant instrument/product

| SrNo. | Name of the instrument/product | Amount (₹ crore) | % of Total Liabilities |
|-------|------------------------------------|------------------|------------------------|
| 1 | Compulsorily Convertible Debenture | NIL | |
| 2 | Application received for NCD | NIL | |
| 3 | Bank Loans | 24.01 | 100% |
| 4 | Inter-Corporate Loans | NIL | |

(v) Stock Ratios:

| SN | Stock Ratio | Percentage |
|----|--|------------|
| 1 | Commercial papers as a % of total liabilities | - |
| 2 | Commercial papers as a % of total assets | - |
| 3 | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities | - |
| 4 | Non-convertible debentures (original maturity of less than one year) as a % of total asset | - |
| 5 | Other short-term liabilities as a % of total liabilities | 43.21% |
| 6 | Other short-term liabilities as a % of total assets | 2.54% |

(vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The Risk Management committee provides assurance to the Board that the company's financial risk activities are governed by appropriate policies and procedures and that the financial Risk are identified, measured and managed in accordance with the company's policies and risk objectives.