PUBLIC DISCLOSURE ON LIQUIDITY RISK MANAGEMENT

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

Particulars	June 30, 2026	March 31, 2026
Number of significant counter parties*	20	20
Amount (in mn)	17,525.08	16,781.74
Percentage of funding concentration to total deposits	N.A.	N.A.
Percentage of funding concentration to total liabilities	58.07%	59.20%

*Significant counterparty is defined as a counterparty with an exposure exceeding 1% of total liabilities.

*Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity.

b. Top 20 large deposits

Particulars	June 30, 2026	March 31, 2026
Total amount of top 20 deposits	N.A.	N.A.
Percentage of amount of top 20 deposits to total deposits	N.A.	N.A.

c. Top 10 borrowings

Particulars	June 30, 2026	March 31, 2026
Total amount of top 10 borrowings	12,597.44	12,087.24
Percentage of amount of top 10 borrowings to total borrowings	42.79%	43.70%

d. Funding Concentration based on significant instrument/product*

Sr. No.	Name of the instrument/product	June 30, 2026	% of Total Liabilities
1	Non-Convertible Debentures (Secured)	10,015.72	33.19%
2	Term Loans from Banks	7,316.16	24.24%
3	Term Loans from Non-banking financial companies	3,070.65	10.18%
4	Term Loans (Unsecured)	478.37	1.59%

5	External commercial borrowings	2,994.06	9.92%
6	Non-Convertible Debentures (Unsecured)	1,715.86	5.69%
7	Securitisation	3,574.89	11.85%
8	Non-Convertible Preference Shares	275.04	0.91%

Sr. No.	Name of the instrument/product	March 31, 2026	% of Total Liabilities
1	Non-Convertible Debentures (Secured)	8,963.02	31.62%
2	Term Loans from Banks	7,642.06	26.96%
3	Term Loans from Non-banking financial companies	2,853.77	10.07%
4	Term Loans (Unsecured)	415.96	1.47%
5	External commercial borrowings	2,379.50	8.39%
6	Non-Convertible Debentures (Unsecured)	1,714.45	6.05%
7	Securitisation	3,244.80	11.45%
8	Non-Convertible Preference Shares	267.95	0.95%

*Significant Instrument/product represents more than 1% of the company's total liabilities.

e. Stock ratios

Sr. No.	Stock Ratios	June 30, 2026	March 31, 2026
1	Commercial papers as a % of total public funds	N.A.	N.A.
2	Commercial papers as a % of total liabilities	N.A.	N.A.
3	Commercial papers as a % of total assets	N.A.	N.A.

4	Non-Convertible Debentures (original maturity of less than one year) as a % of total public funds	N.A.	N.A.
5	Non-Convertible Debentures (original maturity of less than one year) as a % of total liabilities	N.A.	N.A.
6	Non-Convertible Debentures (original maturity of less than one year) as a % of total assets	N.A.	N.A.
7	Other short-term liabilities as a % of total public funds	64.65%	53.79%
8	Other short-term liabilities as a % of total liabilities	63.10%	52.49%
9	Other short-term liabilities as a % of total assets	51.32%	42.30%

*Public funds represent Bank Finance, Non-Convertible Debentures, and Commercial Papers.

f. Institutional set-up for liquidity risk Management

The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/limits decided by it.

The Company also has a Risk Management Committee, which is a sub-committee of the Board and is responsible for evaluating the overall risk faced by the Company including liquidity risk.

Asset Liability Management Committee (ALCO) of the Company is responsible ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company.

The ALM support group consist of CFO and Head-Treasury who shall be responsible for analyzing, monitoring, and reporting the liquidity profile to the ALCO.