Public Disclosures on Liquidity Risk Management as on June 30, 2026 in terms of RBI Directions

(i) Funding Concentration based on significant counterparty (both Deposits and Borrowings):

Sr. No.	Number of Significant Counterparties*	Amount (Rs. in Crore)	% of Total deposits	% of Total Liabilities**
1	2	1,416	NA	33%

Significant counterparties are defined as parties having exposure in excess of 10% of the total liabilities.

**Total Liabilities includes only Borrowings of the Company.

(ii) Top 20 large deposits (amount in Rs. Crore and % of total deposits): The Company does not accept public deposits.

(iii) Top 10 borrowings (amount in Rs. Crore and % of total borrowings): Constitute Rs.3,522 crores (Top 10 NCD holders) and 82% of total borrowings.

(iv) Funding Concentration based on significant instrument/product: Secured Non-convertible Debentures comprises Rs.4,300 crores with 100% of total borrowings.

(v) Stock Ratios:

a. **Commercial papers as a % of total public funds, total liabilities, and total assets:** As of June 30, 2026, Commercial papers outstanding is NIL.

b. **Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets:** As of June 30, 2026, outstanding Nonconvertible Debentures having original maturity of less than one year is NIL.

c. **Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets:** As of June 30, 2026, outstanding Other short-term debt liabilities is NIL.

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

The Board of Directors of the Company is responsible for the overall risk management of the company including liquidity risk. The Board approves the governance structure, strategy and has also adopted Asset Liability Management (ALM) policy outlining the guidance and tolerance limit in alignment with the Reserve Bank of India's guidelines on Liquidity Risk Management Framework.

The Group Risk Management Committee (GRMC) constituted by the Board, comprises of Independent Directors, Chief Financial Officer (CFO) and, Chief Risk Officer ('CRO') of the Company and is responsible for effective monitoring, review and evaluation of various aspects of risk including liquidity risk to which the company is exposed to in course of its business.

The Asset Liability Committee (ALCO) constituted by Board is responsible for the effective implementation and monitoring of the liquidity risk management framework of the company in line with the risk appetite and guidelines approved by the Board in the ALM policy and reports to GRMC. GRMC and Audit Committee as part of evaluation of the overall risks, review the Liquidity risk faced by the Company and provides assurance to the Board of Directors of the Company.