A. Liquidity Risk Management Framework for Non-Banking Financial Companies

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

Sl.	Period	Number of Significant Counterparties	Amount (₹ in crores)	% of Total deposits	% of Total Liabilities
1	As at 30.06.2026	33	66,661.32	-	81.95%

Note:

- *A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's total liabilities.*
- *Total Liabilities have been computed as Total Assets Less Equity Share Capital and Other Equity.*

ii) Top 20 large deposits -NA

iii) Top 10 borrowings - As at 30.06.2026

Sl.	Borrowings	Amount (₹ in crores)	% of Total Borrowings
1	Loan from Punjab National Bank**	8,274.79	10.47%
2	Loan from Bank of Maharashtra	4,861.03	6.15%
3	Loan from Bank of Baroda	4,750.00	6.01%
4	Loan from Canara Bank	4,133.06	5.23%
5	Loan from Union Bank of India	3,999.99	5.06%
6	Japan International Cooperation Agency	2,812.48	3.56%
7	State Bank of India**	2,727.07	3.45%
8	European Investment Bank	2,586.74	3.27%
9	Loan from Bank of India	2,581.03	3.27%
10	7.37% IREDA Taxable Unsecured Bond Series XVI-F*	2,000.00	2.53%

**At face value*
***Includes all facilities from the concerned bank*

iv) Funding Concentration based on significant instrument/product- As at 30.06.2026

Sl.	Significant instrument / product	Amount (₹ in crores)	% of Total Liabilities
1	Term Loans from Banks (Secured)	23,563.72	28.97%
2	Taxable Bonds - Non-Convertible Redeemable Debentures (Unsecured)*	24,311.74	29.89%
3	Term Loans from Banks (Unsecured)	14,787.40	18.18%
4	Taxable Bonds - Non-Convertible Redeemable Debentures (Secured)*	3,568.00	4.39%
5	Term Loans from Others (Unsecured)	3,290.34	4.05%
6	Subordinated Liabilities*	3,260.37	4.01%
7	Tax-free Bonds – Non-Convertible Redeemable Debentures (Secured)	2,055.83	2.53%
8	External Commercial Borrowing (Unsecured)	3,146.58	3.87%
9	Short Term Loan/ Working Capital/ Overdraft	1,035.00	1.27%

**At face value*

Note:

- *A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's total liabilities*
- *Total Liabilities have been computed as Total Assets Less Equity Share Capital and Reserve & Surplus.*
- *A "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.*

v) Stock Ratios

Sl.	Number of the instrument / product	As at 30.06.2026
1	Commercial papers as a % of total public funds	N/A
2	Commercial papers as a % of total liabilities	N/A
3	Commercial papers as a % of total assets	N/A
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	N/A
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N/A
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	N/A
7	Other short-term liabilities if any as a % of total public funds	2.07 %
8	Other short-term liabilities if any as a % of total liabilities	2.01%
9	Other short-term liabilities if any as a % of total assets	1.71%

Note:

- *Other short-term liabilities have been computed as sum total of Derivative Financial Instruments, Trade Payables, Other financial & Non-financial liabilities based on maturity.*
- *Total public funds include Debt Securities, Borrowings (Other than Debt Securities) and Sub-Debts.*