

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 30.09.2026	34	68,624.92	-	82.04%

*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 30.09.2026

Sl.	Borrowings	Amount (₹ in crores)	% of Total Borrowings
1	Loans from Punjab National Bank	7,943.54	9.82%
2	Loans from Bank of Maharashtra	4,555.45	5.63%
3	Loans from Bank of Baroda	4,250.00	5.25%
4	Loans from Union Bank of India	3,999.98	4.95%
5	Loans from Canara Bank	3,700.56	4.58%
6	Loans from State Bank of India*	3,530.86	4.37%
7	Loans from Bank of India	3,143.59	3.89%
8	Loans from Japan International Cooperation Agency (JICA)	2,907.26	3.59%
9	Loans from European Investment Bank	2,498.59	3.09%
10	7.37% IREDA Taxable Unsecured Bond Series XVI-F**	2,000.00	2.47%

*Includes entire exposure viz. bank loans, short term loans, overdraft / cc limits and external commercial borrowings in JPY

**At face value

iv) Funding Concentration based on significant instrument/product- As at 30.09.2026

Sl.	Number of the instrument / product	Amount (₹ in crores)	% of Total Liabilities
1	Term Loans from Banks (Secured)	21,613.40	25.84%
2	Taxable Bonds - Non-Convertible Redeemable Debentures (Unsecured)*	24,311.74	29.06%
3	Term Loans from Banks (Unsecured)	19,367.98	23.15%
4	Taxable Bonds - Non-Convertible Redeemable Debentures (Secured)*	3,568.00	4.27%
5	Term Loans from Others (Unsecured)	3,358.84	4.02%
6	Subordinated Liabilities*	3,260.37	3.90%
7	Tax-free Bonds - Non-Convertible Redeemable Debentures (Secured)	2,055.83	2.46%
8	External Commercial Borrowing (Unsecured)	3,302.64	3.95%
9	Short Term Loan/ Working Capital/ Overdraft	60.00	0.07%

*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 30.09.2026
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	2.58%
8	Other short-term liabilities if any as a % of total liabilities	2.49%
9	Other short-term liabilities if any as a % of total assets	2.13%

Note:

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

vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Risk Management Committee, Asset Liability Management Committee and Investment Committee. The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans.

Further, the Risk Management Committee, inter alia, monitors and measures the risk profile of the Company and oversees the integrated risk management system of the Company. The Company manages liquidity risk by maintaining sufficient cash/treasury surpluses. Management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position. Investments of surplus funds of the company is being done by Investment Committee for Investment of Surplus Funds and Investment in High-Quality Liquid Assets (HQLA) is being done by Investment Committee for HQLA.