

Public Disclosure for Liquidity Risk Management Framework as of 31st December 2025.

(All amounts in crores unless stated otherwise)

1. Funding Concentration based on significant instrument/product

S. No.	Number of Significant Counterparties	Amount	% of Total deposits	% of Total Liabilities
1.	15	15	NA	92.50%

2. Top 20 Large Deposits:

The Company is registered with the National Housing Bank to carry on the business of a housing finance institution without accepting public deposits. Hence, this is not applicable to us.

3. Top 10 Borrowings:

Particulars	Amount
Top 10 borrowings	746.10
Top 10 borrowings [% of Total borrowings]	59.87%

4. Funding Concentration based on significant instrument/product

S. No.	Name of the instrument/product	Amount	% of Total Liabilities
i)	Non Convertible Debentures	347.60	25.8%
ii)	Term loans from bank	607.26	45.1%
iii)	From Non- Banking Financial institutions	46.36	3.4%
iv)	Term loans from National Housing Bank	188.88	14.0%
iv)	PTC Borrowings	56.06	4.2%

5. Stock Ratios:

Stock Ratios	As on December 31' 2025
Commercial Paper as % of total public funds	NA
Commercial Paper as % of total liabilities	NA
Commercial Paper as % of total assets	NA
NCD (original maturity of less than 1 year) as % of total public funds	NA
NCD (original maturity of less than 1 year) as % of total liabilities	NA
NCD (original maturity of less than 1 year) as % of total assets	NA
Other short term liabilities as % of total public funds	NA
Other short term liabilities as % of total liabilities	20.29%
Other short term liabilities as % of total assets	10.86%

6. Institutional set up for liquidity framework:

- a) The company is proactive in managing liquidity risk with buffer for all repayments and obligations as per our liquidity risk management framework.
- b) The company is diligent in managing Asset Liquidity Management and the mismatches are kept in check and monitored at all times.