31-Dec-25

Public disclosure on liquidity risk

Please find below "Appendix I" as required in the guideline issued by Reserve Bank of India for Liquidity Risk Management Framework for Non-Banking Financial Companies ("NBFC's) and Core Investment Companies vide circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4th November 2019.

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

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
		Borrowings		
1	Long Term bank loans	0.27	N.A.	0%
2	Long Term FI loans	32.79	N.A.	40%
4	Cash Credit	4.48	N.A.	5%
	Total	**37.54**		**46%**

Note: * Includes only Principal Amount.

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

-Nil. The Company is registered with RBI as Non Deposit accepting NBFC.

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings*)

Sr No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	**Long Term bank loans**	**0.27**	**N.A.**	**0%**
	UCO Bank	0.27	N.A.	0%
2	**Long Term FI loans**	**32.79**	**N.A.**	**40%**
	Maanaveeya Development and Finance Pvt Ltd	14.63	N.A.	18%
	Maanaveeya Development and Finance Pvt Ltd	7.34		
	Shivalik Small Finance Bank - TL 1	2.42	N.A.	3%
	Shivalik Small Finance Bank - TL2	8.40	N.A.	10%
4	**Cash Credit**	**4.48**	**N.A.**	**5%**
	State Bank of India	4.48	N.A.	5%
	Total	**4.88**		**6%**
Note: * Included only Principal amount.				

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (Rs.crore)	% of Total Liabilities
1	Long Term bank loans	0.27	0%
2	Long Term FI loans	32.79	40%
3	Cash Credit	4.48	5%
	Total	**37.54**	**46%**

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets

Commercial Papers as a % of total public funds	N.A.
Commercial Papers as a % of total liabilities	N.A.
Commercial Papers as a % of total assets	N.A.

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets

Non-Convertible Debentures (original maturity of less thanone year) as a % of total public funds	N.A.
Non-Convertible Debentures (original maturity of less thanone year) as a % of total liabilities	N.A.
Non-Convertible Debentures (original maturity of less thanone year) as a % of total Assets	N.A.

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Other short term liabilities as a % of total public funds	1.75%
Other short term liabilities as a % of total liabilities	1.54%
Other short term liabilities as a % of total assets	1.09%

Note -* Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 31st December 2025.