

30-Jun-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 | 1.53 | N.A. | 2% |
| 2 | Long Term FI loans | 26.46 | N.A. | 32% |
| 4 | Cash Credit | 9.06 | N.A. | 11% |
| | Total | 37.05 | | 45% |

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 | 1.53 | N.A. | 2% |
| | UCO Bank | 1.53 | N.A. | 2% |
| 2 | Long Term FI loans | 26.46 | N.A. | 32% |
| | Maanaveeya Development and Finance Pvt Ltd | 10.91 | N.A. | 13% |
| | Shivalik Small Finance Bank - TL 1 | 4.75 | N.A. | 6% |
| | Shivalik Small Finance Bank - TL2 | 10.80 | N.A. | 13% |
| 4 | Cash Credit | 9.06 | N.A. | 11% |
| | State Bank of India | 9.06 | N.A. | 11% |
| | Total | 37.05 | | 45% |

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 | 1.53 | 2% |
| 2 | Long Term FI loans | 26.46 | 32% |
| 3 | Cash Credit | 9.06 | 11% |
| | Total | 37.05 | 45% |

(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 than one year) as a % of total public funds | N.A. |
| Non-Convertible Debentures (original maturity of less than one year) as a % of total liabilities | N.A. |
| Non-Convertible Debentures (original maturity of less than one 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 | 0.62% |
| Other short term liabilities as a % of total liabilities | 0.57% |
| Other short term liabilities as a % of total assets | 0.44% |

Note -* Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 30th June 2025.