

31st March, 2026

Public disclosure on liquidity risk

Please find below Annex I of the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, bearing reference No. RBI/DoR/2025-26/355, DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025, as amended from time to time

(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	-	N.A.	0%
2	Long Term FI loans	26.77	N.A.	44%
4	Cash Credit	3.05	N.A.	5%
	Total	29.82		49%

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	0.00	N.A.	0%
	UCO Bank	0.00	N.A.	0%
2	Long Term FI loans	26.77	N.A.	44%
	Maanaveeya Development and Finance Pvt Ltd	12.95	N.A.	21%
	Maanaveeya Development and Finance Pvt Ltd	5.52		
	Shivalik Small Finance Bank - TL 1	1.21	N.A.	2%
	Shivalik Small Finance Bank - TL2	7.09	N.A.	12%
4	Cash Credit	3.05	N.A.	5%
	State Bank of India	3.05	N.A.	5%
	Total	29.82		49%

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%
2	Long Term FI loans	26.77	44%
3	Cash Credit	3.05	5%
	Total	29.82	49%

(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	1.76%
Other short term liabilities as a % of total liabilities	1.62%
Other short term liabilities as a % of total assets	0.68%

Note - * Short Term Liabilities includes Bank Borrowing, interest accrued on borrowings & other short term liabilities as on 31st March 2026