Disclosure of LCR (Liquidity Coverage Ratio) as per the requirement of Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025. - For Q1 of FY 2026-27.

The Liquidity Coverage Ratio (LCR) is one of the key ratios to measure the NBFC's capacity to meet its expected and unexpected repayment obligations arising over a shorter time frame at reasonable cost and without incurring unacceptable losses.

The LCR is calculated by dividing a NBFC's stock of HQLA by its total net cash outflows over a 30-day stress period. It requires an NBFC to have an adequate stock of unencumbered high-quality liquid assets (HQLA) that can be converted easily and immediately into cash to meet their liquidity needs for a 30 calendar day liquidity stress scenario. The objective of the LCR is to promote the short-term resilience of the liquidity risk profile of NBFCs with a view to improve the financial sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thereby reducing the risk of spillover from the financial sector to the real economy.

LCR has been defined as: $\frac{\text{Stock of high quality liquid assets (HQLAs)}}{\text{Total net cash outflow over the next 30 calendar days}}$

In order to ensure an orderly transition towards LCR compliance, the LCR requirements have been made binding on NBFCs by the RBI in a progressive manner starting from December 1, 2020 with minimum LCR to be maintained at 50%, progressively reaching upto the required level of 100% by December 1, 2024. The present LCR required to be maintained by GSFS, as per the proposed timeline is 100% .

		Q1 FY26-27	
	(₹ in crores)	**Total Unweighted [3] Value (average)**	**Total Weighted [4] Value (average)**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)	35999.33	35810.46
Cash Outflows			
2	Deposits (for deposit taking companies)		
3	Unsecured wholesale funding		
4	Secured wholesale funding		
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements		
(ii)	Outflows related to loss of funding on debt products		
(iii)	Credit and liquidity facilities		
6	Other contractual funding obligations		
7	Other contingent funding obligations		
8	Other cash outflows (not falling under any other above mentioned heads and discloses repayment of funds received from GoG entities)	13664.90	15714.64
9	**TOTAL CASH OUTFLOWS**	**13664.90**	**15714.64**
Cash Inflows			
10	Secured lending		
11	Inflows from fully performing exposures		
12	Other cash inflows (majorly includes loan repayments from GoG entities and redemptions from Investments in Overnight/Liquid/Debt Schemes of Mutual Funds)	43517.7	32638.28
13	**TOTAL CASH INFLOWS**	**43517.70**	**32638.28**
			Total Adjusted Value
14	**TOTAL HQLA (A)**		35810.46
15	**TOTAL NET CASH OUTFLOWS (B)**		3928.66
16	**LIQUIDITY COVERAGE RATIO (%) (A/B)**		912%

[3] Unweighted values has been calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

[4] Weighted values have been calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow.

Company's LCR for the Q1 of F.Y.26-27 comes to 912% and is above the minimum regulatory requirement of 100%. Average HQLA held during the 1st quarter is ₹35810.46 crores, of which Level 1 assets(i.e. GSGS securities, Cash & cash equivalents on hand) constituted 99% of total HQLA. Level 2 Assets (i.e Common Equity shares) constituted 1% of total HQLA .

As per the RBI guidelines, the company has formed an Asset-Liability Management Committee (ALCO). The Liquidity Risk Management of the company is governed by the Asset-Liability Management (ALM) Policy approved by the Board, which was devised keeping in view the unique business model of the company.

Disclosure on liquidity risk as per the requirement of Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025. - For Q1 of FY 2026-27.

(i) Details of funding concentration based on significant counterparty;

Particulars	As at 30.06.2026
Number of Significant Counterparties*	16
Amount in (Crore)	44986.37
Percentage of funding concentration to Total Deposits	62%
Percentage of funding concentration to Total Liabilities	60%

* Significant counterparty is defined as a single counterparty or group of connected or affiliated counter parties accounting in aggregate for more than 1% of the total liabilities.

(ii) Details of top 20 large deposits;

(₹ in crore)

Particulars	As at 30.06.2026
Total amount of Top 20 large deposits (Principal amount)	47791.45
Percentage of Total amount of Top 20 large deposits to Total deposits	66%

(iii) Details of funding concentration based on significant instrument/product;

Name of the instrument/product	Principal Amount (₹ in crores)	% of Total liabilities
	30.06.2026	
Inter Corporate Deposits	68245.12	90%
Liquid Deposit Scheme	4429.07	6%

(iv) Stock Ratios;

Particulars	As at 30.06.2026 (₹ in crores)	Percentage(%) of Total Public Funds	Percentage(%) of Total Assets	Percentage(%) of Total Liabilities
Commercial Papers (CPs)	-	-	-	-
NCDs with original maturity of less than 1 year	-	-	-	-
Other Short-term Liabilities	70900.66	95%	80%	94%

(v) Institutional set-up for Liquidity Risk Management;

As per the RBI guidelines, the company has formed an Asset-Liability Management Committee (ALCO). The Liquidity Risk Management of the company is governed by the Asset-Liability Management (ALM) Policy approved by the Board, which was devised keeping in view the unique business model of the company.