

**PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON Dec 31, 2025, PURSUANT TO GUIDELINES ON LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NON-BANKING FINANCIAL COMPANIES**

**Liquidity risk management framework**

**A Funding concentration based on significant counterparty (borrowings)**

**I Funding Concentration based on significant counterparty (borrowings)**

| Number of Significant Counterparties | Amt Crs  | % of Total Deposits | % of Total Liabilities |
|--------------------------------------|----------|---------------------|------------------------|
| 27                                   | 2,170.69 | Not Applicable      | 93.43%                 |

**II Top 20 Large deposits**  
NA

**III Top 10 Borrowings**

| Name of the Facility | Amount (Rs. In Crs.) | % of Total Borrowings |
|----------------------|----------------------|-----------------------|
| NCD/Term Loan 1      | 349                  | 15.31%                |
| NCD/Term Loan 2      | 212                  | 9.32%                 |
| NCD/Term Loan 3      | 182                  | 7.98%                 |
| NCD/Term Loan 4      | 171                  | 7.51%                 |
| NCD/Term Loan 5      | 107                  | 4.70%                 |
| NCD/Term Loan 6      | 87                   | 3.82%                 |
| NCD/Term Loan 7      | 85                   | 3.72%                 |
| NCD/Term Loan 8      | 75                   | 3.29%                 |
| NCD/Term Loan 9      | 72                   | 3.17%                 |
| NCD/Term Loan 10     | 70                   | 3.07%                 |

\*Above facilities do not include direct Assignment

**IV Funding Concentration based on significant Instrument/Product:**

| S. No. | Name of the Instrument/Product   | Amount (Rs. In Crs.) | % of Total Liabilities |
|--------|----------------------------------|----------------------|------------------------|
| 1      | NCD                              | 200.77               | 8.64%                  |
| 2      | Term loans from banks and FI     | 2076.12              | 89.36%                 |
| 3      | Short term borrowings (CC+WC+CP) | 0.00                 | 0.00%                  |

**VASTU FINSERVE INDIA PRIVATE LIMITED**

**Regd. Office:** Unit No. 203 & 204, 2<sup>nd</sup> Floor, 'A' Wing, Navbharat Estate, Zakaria Bunder Road, Sewri West, Mumbai -400015, Maharashtra.

● Toll Free No.: 18002677770 ● CIN: U65990MH2018PTC314935

**V Stock Ratios basis the outstanding**

| <b>S. No.</b> | <b>Stock Ratio</b>  | <b>Percentage</b> |
|---------------|---|-------------------|
| 1             | Commercial papers as a % of total liabilities   | NIL               |
| 2             | Commercial papers as a % of total assets  | NIL               |
| 3             | Non-convertible debentures (original maturity of less than one year) as a % of total liabilities. | NIL               |
| 4             | Non-convertible debentures (original maturity of less than one year) as a % of total assets.      | NIL               |
| 5             | Other short-term liabilities as a % of total liabilities*   | 2.00%             |
| 6             | Other short-term liabilities as a % of total assets   | 1.54%             |

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