TRUE CREDITS PRIVATE LTD.

CIN : U65190HR2017PTC070653

Public Disclosure on Liquidity Risk as on September 30, 2026

In accordance with Paragraph 15 of the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, the required public disclosure on liquidity risk is provided below:

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

Sr No.	Number of Significant Counterparties #	Amount(Rs. Crores)	% of Total Deposits	% of Total Liabilities*
1	21	1342.84	NA	66.74%

*Total Liabilities does not include Net Worth

#Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC's total liabilities

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

Not Applicable

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Amount(in Cr)	% of Total Borrowings
986.53	51.99%

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the Instrument/ Product	Amount(Rs. Crores)	% of Total Liabilities*
1	Term Loan from other than Banks	437.42	21.74%
2	Non Convertible Debenture	1343.65	66.78%
3	Commercial Papers	0.00	0.00%
4	Term Loan from Banks	116.43	5.79%
5	WCDL from Banks	0.00	0.00%

*Total Liabilities does not include Net Worth

(v) Stock Ratios:

S.No	Instrument	As % of Total Public Funds	As % of Total Liabilities	As % of Total Assets
1	Commercial papers	0.00%	0.00%	0.00%
2	Non Convertible Debentures (original maturity <1 year)	0.00%	0.00%	0.00%
3	Other short term liabilities	68.41%	62.89%	43.31%

* Other Short-term Liabilities is computed as current maturities of long-term debt, short-term bank borrowings including outstanding CC/WCDL and other short-term liabilities has been considered but excludes commercial paper and nonconvertible debentures (original maturity of less than one year)

Classification: Public

(vi) Institutional set-up for liquidity risk management.

The company's Board of Directors has overall responsibility of management of liquidity risk. The Board decides/ guides the strategy, policies and procedures to manage liquidity risk.

The Board, in turn has established an ALM Committee (ALCO) consisting of the Company's senior management, is responsible for ensuring adherence to the risk tolerance limits as well as implementing the liquidity risk management strategy of the Company. Amongst other responsibilities, ALCO has been empowered to decide the funding mix for the Company in light of the future business strategy and prevailing market conditions.

The Company also has a Risk Management Committee reporting to the Board and responsible for evaluating overall risks faced by the Company including liquidity risk.