Public disclosure on liquidity risk as required in terms of Annex-I to the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 as at 30 June 2026 for **Tata Industries Limited**

(Rs. in lakhs)

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

Sr. No	Number of Significant Counterparties	Amount*	% of Total deposits	% of Total Liabilities
1	10	185,000	0%	91.73%

(ii) Top 20 Large Deposits

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

(iii) Top 10 Borrowing

Sr. No.	Name of Lender/Investor	Amount*	% of total Borrowings
1	DBS Bank Limited, Gift City	60,000	32.43%
2	Bajaj Finance Limited	40,000	21.62%
3	Mizuho Bank, Limited, Singapore Branch	30,000	16.22%
4	Utkal Alumina International Limited#	20,000	10.81%
5	Hindalco Industries Limited#	13,500	7.30%
6	Star Health and Allied Insurance Co Ltd	10,000	5.41%
7	Zydus Healthcare Limited#	7,500	4.05%
8	Grasim Industries Limited#	2,000	1.08%
9	Sharad Sahakari Bank Ltd#	1,000	0.54%
10	Excel Industries Limited#	1,000	0.54%

**Refer Note 1*

#NCDs due for redemption on July 17, 2026 were redeemed in full on the due date, along with payment of all accrued interest to the respective debenture holders.

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Non-Convertible Debentures (NCD)	1,45,000	71.89%
2	Short-Term revolving Loan	40,000	19.83%
	Total	**1,85,000**	**91.73%**

TATA INDUSTRIES LIMITED
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GSTIN : 27AAACT4058L1Z2

TATA

(v) Stock Ratios

	Particulars	%
(a)(i)	Commercial papers as a % of total public funds	0%
(a)(ii)	Commercial papers as a % of total liabilities	0%
(a)(iii)	Commercial papers as a % of total assets	0%
(b)(i)	Non-convertible debentures (original maturity less than 1 year) as a % of total public funds	0%
(b)(ii)	Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities	0%
(b)(iii)	Non-convertible debentures (original maturity less than 1 year) as a % of total assets	0%
(c)(i)	Other Short-term liabilities as a % of total public funds	3%
(c)(ii)	Other Short-term liabilities as a % of total liabilities	3%
(c)(iii)	Other Short-term liabilities as a % of total assets	1%

(vi) A liquidity risk management framework is in place to ensure adequate liquidity is maintained. Risk Management Committee (RMC) reports to the Board and evaluates overall risks including liquidity risk. Asset Liability Management Committee (ALCO) would implement the liquidity risk management strategy.

Footnotes:

1. For the purpose of the above disclosure, public funds are shown at face value.
2. All other assets and liabilities other than covered by point 1 above are shown at carrying values.
3. Total Liabilities refer to all liabilities excluding Share Capital and Reserves.
4. Other short-term liabilities does not include financial liabilities (borrowings) payable within a year.

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