Public disclosure on liquidity risk as required in terms of Appendix I to Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as at 30 September 2025 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	22	150,000	0%	89.07%

(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	Bajaj Finance Limited^	50,000	33.33%
2	Mizuho Bank, Ltd., Singapore Branch	30,000	20.00%
3	Utkal Alumina International Limited	20,000	13.33%
4	Hindalco Industries Limited	13,500	9.00%
5	PB Fintech Limited	13,000	8.67%
6	Zydus Healthcare Limited	7,500	5.00%
7	Aditya Birla Sun Life Insurance Company Limited	5,000	3.33%
8	Grasim Industries Limited	2,000	1.33%
9	Advenza Global Limited	1,500	1.00%
10	Ajay Girdharilal Bhartiya	1,350	0.90%

**Refer Note 1*
^The Company has prepaid loan tranche amounting to Rs. 10,000 lakhs on October 1, 2025

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Non-Convertible Debentures (NCD)	1,00,000	59.38%
2	Short-Term revolving Loan	50,000	29.69%
	Total	**150,000**	**89.07%**

TATA INDUSTRIES LIMITED
Bombay House 24 Homi Mody Street Mumbai 400 001
Tel 91 22 6665 8282 Fax 91 22 6665 7974 e-mail tataind@tata.com
website www.tata.com CIN U44003MH1945PLC004403
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	47%
(b)(ii)	Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities	59%
(b)(iii)	Non-convertible debentures (original maturity less than 1 year) as a % of total assets	12%
(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	0.5%

(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.

TATA INDUSTRIES LIMITED
Bombay House 24 Homi Mody Street Mumbai 400 001
Tel 91 22 6665 8282 Fax 91 22 6665 7974 e-mail tataind@tata.com
website www.tata.com CIN U44003MH1945PLC004403
GSTIN 27AAACT4058L1Z2