TAMILNADU TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED

Disclosures in Accordance with RBI Guidelines on Liquidity Risk –Q2- FY 2026–27

1. Funding Concentration – Significant Counter party (Deposits & Borrowings)

Particulars	***Number of Significant Counter parties****	***Amount (₹ crores)***	***% of Total Deposits & borrowings***	***% of Total Liabilities***
As at 30.09.2026	***10***	14081.29	***70.70%***	***54%***

*Defined as single counter party or group of connected/affiliated counter parties accounting in aggregate for more than 1% of total liabilities.

2. Top 20 Large Deposit

Amount Rs.10280.89 Cr

Particulars	***As at September 30, 2026***
Total Deposits of twenty largest depositors	10280.89
Percentage of Deposits of twenty largest depositors to Total Deposits	70%

3. Top 10 Borrowings

(Amount in ₹ crore & % of Total Borrowings as at 30.09.2026)

Name of Bank	**Amount (in crore)**	**% of Total Borrowings**
State Bank of India C.C	225.00	4%
State Bank of India C.C	900.00	17%
State Bank of India C.C	223.09	4%
State Bank of India	1,455.00	28%
State Bank of India	1,400.00	27%
State Bank of India	1,000.00	20%
Total	**5,203.09**	100%

Funding Concentration based on significant instrument/ product

Sl.No.	Name of the Instrument /product	Amount (Rs. crores)	%of Total Liabilities
1	Non-Convertible Debentures	Nil	-
2	Term Loan	Nil	-
3	Public Deposits	3077.41	12%
4	Commercial paper	Nil	-
5	Other Bank Borrowings	5203.09	20.04%

4. Stock Ratios (as at 30.09.2026)

Particulars	Ratio	Comment
Short-term liabilities to total assets	0.29	Short-term liabilities constitute 29% of total assets, indicating moderate dependence on short-term funding. The ratio is within generally acceptable levels but requires continuous monitoring of liquidity position.
Short-term liabilities to long-term assets	0.41	Indicates that a portion of long-term assets is funded through short-term liabilities. The ratio is slightly above the ideal benchmark and may expose the Corporation to maturity mismatch risk; however, Government support provides additional comfort.
Short-term liabilities to total liabilities	0.29	The liability profile remains reasonably balanced, with majority liabilities being long-term in nature.
Long-term assets to total assets	0.70	Long-term assets form a major portion of total assets, which is typical for an NBFC engaged in term lending activities.
Liquid assets to short-term liabilities	0.29	Liquid assets cover only 29% of short-term liabilities, indicating relatively low immediate liquidity coverage. The Corporation may need to rely on regular cash inflows, refinancing arrangements, and Government-backed support for meeting short-term obligations.

5. Institutional Set-Up for Liquidity Risk Management

1. The Board of Directors are responsible for the overall risk management approach and for approving the risk management strategies and principles.

2. The Board has constituted the Risk Management Committee (RMC) which is responsible for monitoring the overall risk process within the company.

3. The RMC is responsible for managing risk decisions and monitoring risk levels. The meetings of RMC are held at regular intervals.

4. The risk owners are responsible for monitoring compliance with risk principles, policies and limits across the corporation.

5. The board directors also constituted Asset Liability Management Committee (ALCO). Asset Liability Management Committee (ALCO) reviews or monitors Asset Liability Management (ALM) mismatch. ALCO conducts periodic reviews relating to the liquidity position. The ALCO is responsible for ensuring adherence to the limits set by the board as well as for deciding the business strategy of the company in line with the Company's budget and decided risk management objectives. The meetings of the ALCO are held at least twice in a year.

6. The minutes of the ALCO and RMC are placed before the Board of directors on its next meeting for its recorded.

7. The company monitors cumulative mismatches across all time buckets by establishing internal prudential limits. The company maintains adequate liquidity buffer of readily marketable assets, to protect itself against any liquidity risk at the same time is mindful of the cost associated with it.

8. Statutory Liquidity Ratio of 19.80% is maintained in government securities, amounting to ₹655.91 crore against the RBI norms 15%.

9**.** A line of credit facility of up to ₹500 crore is available from a nationalised bank at any point to meet contingencies.

6. Disclosure on Liquidity Coverage Ratio:

(i) As per the circular issued by RBI on Liquidity Risk Management Framework for Non- Banking financial companies and core Investment Companies dated 04th Nov 2019, "Significant counterparty" is defined as a single counter party or group of connected or affiliated counter parties accounting in aggregate for more than 1% of the total Liabilities and "Significant instrument /product " is defined as a single instrument / product of group of similar instruments/products which in aggregate amount to more than 1% of the total liabilities.

(ii) Public funds are as defined in Master Direction – Non-Banking Financial Company-Systemically Important Non-deposit taking company and Deposit taking company (Reserve Bank) directions, 2025.

(iii) Other Short-term liabilities represent all Short-term borrowings other than CPs.

(iv) The amount stated in this disclosure is based on the unaudited financial statements for the quarter ended September 30, 2026.

(v) LCR maintained at 414.66% as on 30.09.2026.