

Date: 23rd October 2025

**Public disclosure on liquidity risk**

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

Particulars	Rs. In Cr.	
	As at 30 September 2025	
Number of significant counter parties*	31	
Amount in Cr.	1,452.58	
% of total deposits	N.A.	
% of Total liabilities *	67.93%	

\* refer definition below

**(2) Top 20 large deposits**

The Company is not a deposit taking NBFC. Hence, not applicable.

**(3) Top 10 borrowings**

Particulars	Rs. In Cr.	
	As at 30 September 2025	
Total amount of top 10 borrowings	808.30	
Percentage of amount of top 10 borrowings to total borrowings	40.12%	

**(4) Funding Concentration based on significant instrument/product\***

Particulars	Rs. In Cr.	
	Amount	Percentage of total liabilities
Non convertible debentures	973.59	45.53%
Term loans from financial institutions	390.91	18.28%
Securitisation	362.50	16.95%
Term loan from banks	229.16	10.72%
Commercial paper	58.56	2.74%



**Si Creva Capital Services Private Limited**

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## 5) Stock ratio

Particulars	Weightage as at 30 September 2025
Commercial papers as a percentage of public funds	2.91%
Commercial papers as a percentage of total liabilities	2.74%
Commercial papers as a percentage of total assets	1.81%
Other short term liabilities as a percentage of public funds	80.35%
Other short term liabilities as a percentage of total liabilities	75.70%
Other short term liabilities as a percentage of total assets	50.15%
Non convertible debentures* as a percentage of public funds	N.A.
Non convertible debentures* as a percentage of total liabilities	N.A.
Non convertible debentures* as a percentage of total assets	N.A.

\* Non-convertible debentures of original maturity of less than one year have not been issued

## (6) Institutional set-up for liquidity risk management

The Board of Directors of the Company has the overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Asset Liability Management Committee (ALCO) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks in general and liquidity risk in particular.

The Asset-Liability Committee (ALCO) convenes at regular intervals to provide strategic guidance on critical areas including interest rate outlook, liquidity management, debt market positioning, and identification of funding sources, among other related matters.

### Definition of terms as used in the table above:

- i) A "Significant Counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of NBFC-NDSI's total liabilities.
- ii) A "Significant Instrument / Product" is defined as a single instruments / products or group of similar instruments / products which in aggregate amount to more than 1% of the NBFC-NDSI's total liabilities.
- iii) Total Borrowing has been computed as Gross Total Debt basis extant regulatory ALM guidelines
- iv) Total Liabilities has been computed as total assets less equity share capital and Reserve & Surplus and computed basis extant regulatory ALM guidelines.
- v) Other Short-term Liabilities have been computed as total Short-term Liabilities less Commercial Paper and Non-Convertible Debentures (with original maturity of less than one year), in accordance with extant regulatory ALM guidelines,
- vi) "Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of commercial papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue. It includes total borrowings outstanding under all types of instruments/products.

