SVAMAAN
Financial Services Private Limited

Public Disclosure on Liquidity Risk as on June 30, 2026, pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025 updated from time to time, on Liquidity Risk Management Framework for Non-Banking Financial Companies.

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

Sr. No.	Number of Significant Counterparties	Amount (₹ Cr.)	% of Total Liabilities
1.	21	1219.08	95.33%

Notes:

- 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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
- Total Liabilities have been computed as Total Assets less Equity share capital less Reserve & Surplus.

(ii) Top 20 large deposits (Amount in ₹ crore and % of Total Deposits) – There are no deposits taken during the period.

(iii) Top 10 Borrowings

Amount (₹ crore)	% of Total Borrowings
872.18	70.38%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount (₹ crore)	% of Total Liabilities
i.	Term Loan	1,053.81	82.4%
ii.	Subordinated Debt	125.00	9.8%
iii.	NCD	50.00	3.9%

Notes:

- A "significant instrument/product" is defined as a single instrument/product of group of similar instrument/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

(v) Stock Ratios:

Sr. No.	Name of the instrument/product	% of Total Public Funds	% of Total Liabilities	% of Total Assets
i.	Commercial papers	-	-	-
ii.	Non-convertible debentures (original maturity of less than one year)	-	-	-
iii.	Other short-term liabilities	-	55.0%	44.9%

Notes:

- Other short-term liabilities have been computed as a total of all short-term liabilities excluding commercial papers and non-convertible debentures (original maturity of less than one year)
- Total Liabilities have been computed as Total Assets less Equity share capital less Reserve & Surplus.

(vi) Institutional set-up for liquidity risk management

- The Board of Directors are responsible for the overall risk management approach and for approving the risk management strategies and principles.
- The Board has formed the Risk Management Committee (RMC) which is responsible for monitoring the overall risk process within the Company.
- The RMC is responsible for managing risk decisions and monitoring risk levels. The meetings of RMC are held at regular intervals.
- The Company's Treasury is responsible for managing its assets and liabilities and the overall financial structure. It is also primarily responsible for managing the funding and liquidity risks of the Company.
- The Asset Liability Management Committee (ALCO) reviews or monitors the Asset Liability Management (ALM) mismatch. The ALM committee 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 ALM committee is a decision-making unit responsible for balance sheet planning from risk-return perspective including strategic management of interest rates and liquidity risks. The ALM will be responsible for ensuring the adherence to the target set by the Board of Directors.
- In assessing the company's liquidity position, consideration is given to: (1) present and anticipated asset quality (2) present and future earnings capacity (3) historical funding requirements (4) current liquidity position (5) anticipated future funding needs, and (6) sources of funds. The Company maintains a portfolio of assets that are assumed to be easily liquidated and undrawn credit limits which can be used in the event of any unforeseen interruption in cash flow. In accordance with the Company's policy, the liquidity position is assessed under a variety of scenarios, giving due consideration to stress factors relating to both the market in general and specifically to the Company. Net liquid assets consist of cash and short–term bank deposits less borrowings, due to mature within the next month. Borrowings from banks and financial institutions and issue of debentures and bonds are considered as important sources of funds to onward lend to customers.
- The minutes of RMC and ALCO meetings are placed before the Board of Directors in its next meeting for noting.