SBFC Finance Limited

Public Disclosure on Liquidity Risk (as on 31st March 2026)

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019 vide circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at 31st March 2026 is as under:

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

S.No	Number of Significant Counterparties	Amount (₹ In Million)	% of Total deposits	% of Total Liabilities
1	21	67,261.68	-	91.39%

(ii) Top 20 large Deposits

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

(iii) Top 10 Borrowings

Amount (₹ In Million)	% of Total borrowings
48,677.84	67.97%

(iv) Funding concentrations based on significant instrument/Product

S.No	Name of product/ instrument	Amount (₹ In Million)	% of Total Liabilities
1	Debt securities	8,193.72	11.13%
2	Term loans	59,171.88	80.39%
3	Working Capital Demand Loan	2,830.49	3.85%
4	Collateralized borrowings	1,421.04	1.93%

(v) Stock Ratios

S.No	Stock ratio	Percentage
1	Commercial papers as a % of total liabilities	Nil
2	Commercial papers as a % of total assets	Nil
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil
5	Other short-term liabilities as a % of total liabilities	2.43%
6	Other short-term liabilities as a % of total assets	1.61%

Notes for point (i) to (v):

(a) Significant counterparty is defined as lenders accounting in aggregate for more than 1% of total liabilities.

(b) Total liabilities has been computed as sum of all liabilities (balance sheet figure) less equity share capital and other equity.

(c) Total Borrowings as on March 31, 2026 have been considered as per Ind AS.

(vi) Institutional set-up for liquidity risk management

- The Liquidity Risk Management framework of the Company is governed by its Liquidity Risk Management policy and procedures approved by the Board.
- The Board of Directors of the Company have the overall responsibility of management of liquidity risk. Board decides the strategy, policies and procedures of the NBFC to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.
- Risk Management Committee (RMC) reports to the Board and evaluates overall risks faced by the Company including liquidity risk.
- Asset Liability Management Committee (ALCO) of the Company implements the liquidity risk management strategy and ensures adherence to the risk tolerance/limits set by the Board.
- In order to ensure a diversified borrowing mix, concentration of borrowing through various sources are monitored.