SATIN FINSERV LIMITED

Pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Asset Liability Management) Directions, 2025, Public disclosure on liquidity risk are presented below: (₹ in Lakhs, unless otherwise stated) :

Public Disclosure on Liquidity Risk (June 30, 2026)

(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	27	1,07,856.89	NA	95.21%

(ii)

Top 20 large deposits

Not applicable as company is Non deposit taking Non Banking Finance Company.

(iii)

Top 10 borrowings

Sr. No.	Amount*	% of Total borrowings
1	72,348.92	63.86%

(iv)

Funding Concentration based on significant instrument/product

Sr. No.	Nature of significant instrument/product	Amount*	% of Total Liabilities
1	Non-convertible debentures	49,673.15	43.85%
2	Term loans	43,624.86	38.51%
3	External Commercial Borrowings	3,880.77	3.43%
4	Liability against securitised assets	13,210.74	11.66%
	Total	**1,10,389.52**	**97.44%**

*Includes accured interest but not due and unamortised transaction costs

(v)

Stock Ratios:

Sr. No.	Particulars	% of Total Public funds	% of Total Liabilities	% of Total Assets
1	Commercial papers	0.00%	0.00%	0.00%
2	Non-convertible debentures (original maturity of less than one year)	0.00%	0.00%	0.00%
3	Other short-term liabilities (excluding commercial paper)	1.80%	1.75%	1.34%

(vi)

Institutional set-up for liquidity risk management

The Board of Directors of the Company has an 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 Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.
Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite and guardrails approved by the Board.
The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board.
ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held at periodic intervals.

Notes
Significant counterparty is defined as a counterparty with an exposure exceeding 1% of total liabilities
Significant Instrument/product represents more than 1% of the company's total liabilities
Total Liabilities represent Total Assets as per Balance sheet less Equity
Public funds include Non-Convertible Debentures, Liability against securitised assets, Term loans and ECB.