Public Disclosure on Liquidity Risk - For the quarter ended December 31, 2024

(i) Funding Concentration based on significant counterparty:

Sr No	Type Of Instruments	No. of significant counterparties	Amount (Rs Crore)	% of Total Deposits	% of Total Liabilities
1	Borrowings	14	2650.91	NA	62.67%
2	Deposits	-	-	NA	NA

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits):

Top 20 large Deposits	Not Applicable

(iii) Top 10 large borrowings (amount in Rs. crore and % of total borrowings):

Top 10 borrowings (amount in Rs crs)	2,428.11
Top 10 borrowings [% of total borrowings]	70.41%

(iv) Funding Concentration based on significant instrument/product:

S No	Name of the instrument/product	Amount	% of Total Liabilities
1	Secured Non Convertible Debentures	925	21.9%
2	Term Loans	2,086	49.3%
3	Working Capital Loans	-	0.0%
4	Subordinated Debt	352	8.3%
5	External Commercial Borrowings	-	0.0%
6	Cash Credit Facility	16	0.4%

(v) Stock Ratios:

(a) Commercial papers as a % of public funds, total liabilities and total assets:

CP as % of total public funds	0.0%
CP as % of total liabilities	0.0%
CP as % of total assets	0.0%

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:

NCD (original maturity of less than 1 year) as % of total public funds	0.0%
NCD (original maturity of less than 1 year) as % of total liabilities	0.0%
NCD (original maturity of less than 1 year) as % of total assets	0.0%

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities, total assets:

Other short term liabilities as % of total public funds	12.47%
Other short term liabilities as % of total liabilities	10.17%
Other short term liabilities as % of total assets	5.93%

(vi) Institutional set-up for liquidity risk management:

Sammaan Finserve Limited (SFL) formerly known as Indiabulls Commercial Credit Limited is a Non-Deposit taking Systematically Important [ND-SI] Non-Banking Financial Company [NBFC] registered with RBI. The Company raises finances by using a mix of various debt instruments like Non-Convertible Debentures, Bank Loans, Foreign Currency Loans, Commercial Papers, etc. On the assets side, the Company has loan products broadly classified under loans against property, SME Loans and project finance loans with varying repayment structures depending upon the nature of product.

Managing Balance Sheet is of the utmost importance for the Company to earn sustainable profits and increase the wealth of shareholders. In the normal course, the Company is exposed to credit and market risks in view of the asset-liability transformation, therefore adopting the guidelines issued by the regulator as per the requirements of the business, the Company has put in place an Asset Liability Management (ALM) Policy which enables the Company to decide upon the mix of liabilities and assets and handle the major risks associated with the management of ALM.

ALM Policy encompass the process of identifying, formulating, implementing, monitoring and reviewing the asset liability strategies in order to achieve planned financial objectives, given a clearly defined set of risks and risk tolerances and the constraints in pursuing the strategy. This document will be updated periodically to reflect evolving regulations and market conditions.

The company exceeds the regulatory requirement of LCR which mandate maintaining prescribed coverage of expected net cash outflows for a stressed scenario in the form of high-quality assets (HQLA). As of 31st December 2024, the company maintained LCR of 553% well in excess of the stipulated regulatory norm.

Notes:

1) Total liabilities have been computed as sum of all liabilities (total balance sheet size) less Net Worth

Disclosure on Liquidity Coverage Ratio (LCR) for the quarter ended 31st December 2024 pursuant to the guidelines issued by RBI vide notification no. RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated 10th November 2023 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

(₹ in Crore)		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	**Total High-Quality Liquid Assets (HQLA)	175.90	175.90
Cash Outflows			
2	Deposits (for deposit taking companies)	NA	NA
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	60.59	69.68
5	Additional requirements, of which	-	-
(i)	*Outflows related to derivative exposures and other collateral requirements*	-	-
(ii)	*Outflows related to loss of funding on debt products*	-	-
(iii)	*Credit and liquidity facilities*	-	-
6	Other contractual funding obligations	50.00	57.50
7	Other contingent funding obligations	-	-
8	TOTAL CASH OUTFLOWS	110.59	127.18
Cash Inflows			
9	Secured lending	89.80	67.35
10	Inflows from fully performing exposures	150.00	112.50
11	Other cash inflows	113.97	85.48
12	TOTAL CASH INFLOWS	353.77	265.33
			Total Adjusted Value
13	TOTAL HQLA	175.90	175.90
14	TOTAL NET CASH OUTFLOWS	27.65	31.80
15	LIQUIDITY COVERAGE RATIO (%)*	636.19%	553.20%

Sr. No.	**Components of HQLA	Total Unweighted Value (average)	Total Weighted Value (average)
1	Cash in Hand and Bank balance	175.90	175.90

*Average LCR maintained during Q3 FY25