SAKTHI FINANCE LIMITED, COIMBATORE

Public Disclosure on Liquidity Risk

Background

Reserve Bank of India ("**RBI**") has, by its Master Directions, RBI (NBFC – Asset Liability Management) Directions 2025 (No. RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/ 13.10.004/2025-26) dated 28 November 2025 (**"RBI-ALM"**), issued provisions relating to "Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies". As per the Directions, NBFCs are required to publicly disclose the requisite particulars relating to liquidity risk on a quarterly basis.

Accordingly, the disclosures relating to liquidity risk as on **30 June 2026** is given below:

1. Funding concentration based on significant counterparty (both Deposits and borrowings)

Sl No	No of significant Counterparties	Amount (₹ Crores)	% to Total Deposits	% of Total Liabilities
1	3	70.84	35.48	6.12

Notes:

- A Significant counterparty is defined as a single counterparty or a group of connected or affiliated counterparties in aggregate for more than 1% of the NBFC-NDFI's, NBFC-D's Total Liabilities and 10% for other non-deposit taking NBFCs.
- Total Liabilities has been computed as Total Assets less Equity Share Capital less Reserves and Surplus and computed on the basis of extant RBI-ALM.

2. Top 20 Large Deposits (amount ₹ Crs and per cent of Total Deposits)

Top 20 Large Deposits	19.10
% of total Deposits	9.56

3. Top 10 borrowings (amount ₹ Crs and per cent of total borrowings)

Top 10 borrowings	107.99
% of total borrowings	10.16

- Total Borrowings has been computed on Gross Total Debt basis as per extant regulatory RBI-ALM.

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4. Funding concentration based on significant instrument / products

Sl No	Name of the Product	Amount (₹ Crores)	% to Total Liabilities
1	Non- Convertible Debentures - Public Issue	653.42	56.41
2	Fixed Deposits	199.68	17.24
3	Redeemable Non-Convertible Debentures on Private Placement basis	52.56	4.54
4	Non-Convertible Debentures - Unsecured	47.59	4.11
5	From Banks: Cash Credit and Demand Loans	54.35	4.69
6	Term Loans - Financial Institutions and Banks	16.49	1.42
7	Term Loans - Corporates	8.85	0.76
8	Redeemable Cumulative Preference Shares	29.21	2.52
9	Sub Ordinated Debts	1.15	0.10
10	Commercial Papers	0	0.00

Note:

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

- Total Liabilities has been computed as Total Assets less Equity Share Capital less Reserves and Surplus and computed on the basis of extant RBI - ALM.

5. Stock Ratios

Sl No	Stock Ratio	Percentage
1	Commercial papers as a % to Total Liabilities	NA
2	Commercial papers as a % to Total Assets	NA
3	Non-Convertible Debentures (Original maturity of less than one year) as a % to Total Liabilities	16.33
4	Non-Convertible Debentures (Original maturity of less than one year) as a % to Total Assets	13.47
5	Other Short - term Liabilities as a % to Total Liabilities	13.52
6	Other Short - term Liabilities as a % to Total Assets	11.16

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6. Institutional set-up for Liquidity Risk Management

The Board of Directors of the Company have an overall responsibility for the management of all types of risks, including liquidity risk, to which the Company is exposed in the normal course of its business. Further, the Board of Directors have constituted a Risk Management Committee (**"RMC"**), as mandated by RBI, for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The Board of Directors have also constituted an Asset Liability Management (**"ALM"**) Committee for the management of the Company's short and long-term funding and meeting liquidity requirements. The Company manages liquidity risk by maintaining adequate reserves and surplus, accessing undrawn bank facilities and obtaining funding from various other sources, as may be feasible. ALM provides guidance and direction in terms of interest rate, liquidity, funding sources etc. The meetings of RMC and ALM Committee are held as per the mandates stipulated by the authorities and the Minutes of the meetings are placed before the Board of Directors.

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