

# FINCFRIENDS PRIVATE LIMITED

## Public Disclosure on Liquidity Risk

Public Disclosure on Liquidity Risk as on 30th September 2025 pursuant to RBI circular number RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

### 1 Funding Concentration based on significant counterparty:

Sr. No	Number of Significant Counterparties*	Amount (₹ Crores)	% of Total Deposit	% of Total Liabilities
1	4	332.93	Not applicable	86.51%

\*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD C.No.102/03.10.001/2019-20 dated November 4, 2019, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

### 2 Top 20 large deposits:

Amount (₹ Crores)	Not applicable
% of Total Deposit	Not applicable

### 3 Top 10 borrowings:

Amount (₹ Crores)	386.62
% of Total Borrowings	99.30%

#### Note:

Top 10 borrowing counterparties have been considered.

### 4 Funding Concentration based on significant Instrument/Product:

Sr. No	Name of the Instrument/Product**	Amount (₹ Crores)	% of Total Liabilities
1	External Commercial Borrowings	198.93	51.10%
2	Term Loans	56.39	14.48%
3	Non-Convertible Debentures	134.00	34.42%

\*\*Significant instrument/product is defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD C.No.102/03.10.001/2019-20 dated November 4, 2019, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

### 5 Stock Ratios: Not Applicable

Sr. No	Particulars	As % of Total Liabilities	As % of Total Assets
1	N/A	N/A	N/A

#### Note

Other Short-term Liabilities is computed as current maturities of long-term debt, short term bank borrowings including outstanding CC/WCDL and other short-term liabilities have been considered but excludes commercial paper and non-convertible debentures (original maturity of less than one year).

## **6 Institutional set-ups for Liquidity Risk Management:**

The Company has in place an organizational set up as directed in RBI policy to decide the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it. The set up includes the following bodies:

A. The Board of Directors shall decide on the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits as may be decided.

B. Integrated Risk Management Committee (IRMC) shall evaluate the overall risks faced by the Company, including liquidity risk.

C. Assets Liability and Management Committee (ALCO) shall ensure adherence to the risk tolerance/limits set by the Board as well as implement the liquidity risk management strategy of the Company.

D. Assets Liability Management (ALM) Support Group shall analyze, monitor and report the liquidity risk profile to the ALCO.

E. The company also has a Liquidity Contingency Framework in place which serves as a blueprint for meeting the funding requirement at a reasonable cost during the liquidity crisis. The Liquidity Contingency Plan (LCP) defines the internal communication flow during any liquidity triggers and the activation and closure of LCP.

### **Note:**

1. The Company is a non-deposit taking systemically important NBFC, therefore only information related to borrowings has been disclosed above and no information related to deposits is available.
2. Total Liabilities have been computed as sum of all liabilities (Balance Sheet figure) less Equity and Reserves/Surplus.