

Saarathi Finance and Credit Private Limited

Pursuant to the Liquidity Risk Management Framework prescribed under Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025, NBFCs with asset size of ₹100 crore and above are required to publicly disclose the below information related to liquidity risk on a quarterly basis.

Accordingly, the disclosure on liquidity risk as at December 31, 2025 is as under:

1 Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. Lakhs)	% of Total Deposits	% of Total Liabilities
1	4	15,135.42	NA	89.71%

2 Top 20 large deposits: NA

3 Top 10 Borrowings

Sr. No.	Amount (Rs. Lakhs)	% of Total borrowings
1	4,791.67	31.66%
2	3,000.00	19.82%
3	4,843.75	32.00%
4	2,500.00	16.52%

4 Funding Concentration based on significant instrument/product

Sr. No	Name of the Instrument	Amount (Rs.Lakhs)	% of Total liabilities
1	Term Loan	15,135.42	89.71%

5 Stock Ratios

Sr. No	Name of the Instrument	% of Total public funds	% of Total Liabilities	% of Total Assets
a	Commercial Paper	0.00%	0.00%	0.00%
b	Non-convertible debentures (Original maturity of less than 1 year)	0.00%	0.00%	0.00%
c	Other short term liabilities	0.00%	0.00%	0.00%

6 Institutional set-up for liquidity risk management

The company is governed by the Liquidity Risk Management framework as defined in the Asset Liability Management (ALM) policy of the company. The Asset Liability Committee (ALCO) is responsible for implementing the liquidity risk management strategy of the company and ensures compliance of the same with the overall risk management strategies of the company.