

Date: 28 January 2025

Public disclosure on liquidity risk

(1) Funding Concentration based on significant counterparty (both deposits and borrowings)

(Currency : Indian Rupees in Crs)

Particulars	As at 31 Dec 2024
Number of significant counter parties*	25
Amount in Cr.	927.53
% of total deposits	N.A.
% of Total liabilities #	62.49%

(2) Top 20 large deposits

The Company is not a deposit taking NBFC. Hence, not applicable.

(3) Top 10 borrowings

(Currency : Indian Rupees in Crs)

Particulars	As at 31 Dec 2024
Total amount of top 10 borrowings	553.87
Percentage of amount of top 10 borrowings to total borrowings	43.33%

(4) Funding Concentration based on significant instrument/product*

(Currency : Indian Rupees in Crs)

Particulars	Amount (Rs.in Cr.)	Percentage of total liabilities
Term loans from financial institutions	343.55	23.15%
Non convertible debentures	497.84	33.54%
Term loan from banks	178.39	12.02%
Borrowing from holding company	26.89	1.81%
Securitisation	206.46	13.91%
Commercial paper	25.00	1.68%
Total	1,278.12	86.12%



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(5) Stock ratio

Particulars	Weightage
Commercial papers as a percentage of public funds	1.96%
Commercial papers as a percentage of total liabilities	1.68%
Commercial papers as a percentage of total assets	1.13%
Other short term liabilities as a percentage of public funds	88.59%
Other short term liabilities as a percentage of total liabilities	76.29%
Other short term liabilities as a percentage of total assets	51.16%
Non convertible debentures* as a percentage of public funds	N.A
Non convertible debentures* as a percentage of total liabilities	N.A
Non convertible debentures* as a percentage of total assets	N.A
Short term liabilities as a percentage of long term assets	316.12%
Long term assets as a percentage of total assets	16.19%

* Non-convertible debentures of original maturity of less than one year have not been issued

Definition of terms as used in the table above:

- 1) A "Significant Counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of NBFC-NDSI's total liabilities.
- 2) A "Significant Instrument / Product" is defined as a single instruments / products or group of similar instruments / products which in aggregate amount to more than 1% of the NBFC-NDSI's total liabilities.
- 3) Total Borrowing has been computed as Gross Total Debt basis extant regulatory ALM guidelines
- 4) Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines
- 5) Commercial Paper for stock ratio is the Gross outstanding (i.e. Maturity amount).
- 6) Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial Paper less Non-convertible debentures (Original maturity of less than one year), basis extant regulatory ALM guidelines.
- 7) "Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of commercial papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue. It includes total borrowings outstanding under all types of instruments/products.

(6) Institutional set-up for liquidity risk management

The meetings of ALCO are held at periodic intervals. ALCO provides guidance and directions on aspects such as interest rate outlook, liquidity, debt market position and funding sources to name a few.

Note : Dec-24 figures are based on Unaudited financial statement

