Svatantra Micro Housing Finance Corporation Limited

Disclosure pursuant to Reserve Bank of India Circular DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 pertaining to Liquidity Risk Management Framework Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 as on 30 June 2026

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

Sr No.	Number of Significant Counterparties	Amount (Rs. Crs)	% of Total deposits	% of Total Liabilities
1	22	2,475.21	-	96.57%

*Note : Total Liabilities has been computed as Total Liabilities less Equity share capital less Other Equity

Total Liab	Total Borrowings	Total Deposit	Total Assets	Other liabilities	1 Year Outflow (ALM)	1% of Total Liabilities
2,563.10	2,531.96	-	3,093.45	31.14	693.75	25.63

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

Sr No	Number Of CounterParty	Amount In Crs	% of total deposits
Nil			

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

Sr No	Number Of CounterParty	Amount In Crs	% of total Borrowing
1	10	1,745.74	68.95%

iv) **Funding Concentration based on significant instrument/product**

Sr No.	Name of the instrument/product	Amount (Rs. Crs)	% of Total Liabilities
1	Non Convertible Debenture	30.00	1.17%
2	Bank Loans	2,445.21	95.40%

(v) **Stock Ratios:**

Particulars	%
(a) Commercial papers as a % of total public funds	0.00%
(b) Commercial papers as a % of total liabilities	0.00%
(c) Commercial papers as a % of total assets	0.00%
(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds	0.00%
(c) Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0.00%
(d) Non-convertible debentures (original maturity of less than one year) as a % of total assets	0.00%
(c) Other short-term liabilities, if any as a % of total public funds	0.00%
(c) Other short-term liabilities, if any as a % of total liabilities	27.07%
(c) Other short-term liabilities, if any as a % of total assets	22.43%

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

The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Asset and Liability Management Committee (ALCO), which is responsible for developing and monitoring risk management policies. The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.