

Fincfriends Private Limited
CIN : U65929HR2017FTC135958

All amounts have been presented in ₹ Crores, unless otherwise specified

Public Disclosure on Liquidity Risk (30th June 2026-Unaudited)

The disclosure in terms of Reserve Bank of India (Non Banking Financial Companies- Financial Statements: Presentation and Disclosures) Directions 2025 is provided below:

(i) Funding Concentration based on significant counterparty (Both Deposits and Borrowings):

S. No	Number of Significant Counterparties*	Amount (In Cr)	% of Total Deposit	% of Total Liabilities
1	8.00	236.18	Not Applicable	57.50%

*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.

(ii) Top 20 Large Deposits:

Amount (In Cr)	Not Applicable
% of Total Deposit	Not Applicable

(iii) Top 10 Borrowings:

Amount (In Cr)	243.63
% of Total Borrowings	97.00%

Note: Top 10 borrowing counterparties have been considered.

(iv) Funding concentration based on significant instrument/product:

S. No	Name of the Instrument/Product**	Amount (in Cr)	% of Total Liabilities
1	Term Loans	83.14	20.24%
2	Non-Convertible Debentures	168.02	40.91%

** Significant Instrument/Product is defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PDC 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.

(v) Stock Ratios:

S. No	Particulars	As % of Total Public Funds	As % of Total Liabilities	As % of Total Assets
1	Other Short Term Liabilities	N/A	22.59%	10.10%
2	Non-Convertible Debentures (Original maturity of less than 1 year)	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).

(vi) 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 has approved the Liquidity Risk Management Policy.
- B. Risk Management Committee (RMC) shall evaluate the overall risks faced by the Company.
- C. Assets Liability and Management Committee (ALCO) shall ensure adherence to the risk tolerance/limits.
- 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/holding NBFC under Base Layer, 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.

3. The amount stated in this disclosure is based on the unaudited financial statements for the period ended June 30 2026. (IND-AS)