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UNIFINZ CAPITAL INDIA LIMITED
Public Disclosure on Liquidity Risk as of 31st December 2025

Our Values

Innovation

Trust

Growth

Integrity

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

Number of Significant Counterparties	Amount (crore)	% of Total Deposits	% of Total Liabilities
22	176.72	0%	73.29%

2. **Top 20 large deposits (amount in ₹ crore and per cent of total deposits)**

Amount (crore)	% of Total Deposits
0	0%

3. **Top 10 borrowings (amount in ₹ crore and per cent of total borrowings)**

Particulars	Amount (crore)	% of Total Borrowings
Top 10 borrowings	139.07	79.21%

4. **Funding concentration based on significant instrument/product**

S.No.	Particulars	Amount (crore)	% of Total Liabilities
(a)	Term Loans	140.67	80.12%
(b)	NCD (original maturity of more than one year)	0	0.00%
(c)	Inter Corporate Deposit	34.89	19.88%
		175.56	**100.00%**

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5. Stock Ratios:

a) Commercial papers as a per cent of total public funds, total liabilities and total assets.

Particulars	% of Total Public Fund	% of Total Liabilities	% of Total Assets
Commercial papers	0.00%	0.00%	0.00%

b) Non-convertible debentures (NCD) (original maturity of less than one year) as a per cent of total public funds, total liabilities and total assets.

Particulars	% of Total Public Fund	% of Total Liabilities	% of Total Assets
NCD (original maturity of less than one year)	0.00%	0.00%	0.00%

c) Other short-term liabilities, if any as a per cent of total public funds, total liabilities and total assets

Particulars	% of Total Public Fund	% of Total Liabilities	% of Total Assets
Other short-term liabilities	36.13%	26.30%	16.41%

6. Institutional set-up for liquidity risk management

The Company has an Institutional Governance Setup for Risk Management as below:

- ❖ Board of Directors
- ❖ Finance Committee
- ❖ Risk Committee