

**UNIFINZ CAPITAL INDIA LIMITED**  
**Public Disclosure on Liquidity Risk as of 31st March 2026**

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

| Number of Significant Counterparties | Amount ( crore) | % of Total deposits | % of Total Liabilities |
|--------------------------------------|-----------------|---------------------|------------------------|
| 22                                   | 295.10          | 0%                  | 93.64%                 |

**Our Values**



Innovation



Trust



Growth



Integrity

**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 | 148.22          | 53.68%                |

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

| S.No. | Particulars                                   | Amount ( crore) | % of Total Liabilities |
|-------|-----------------------------------------------|-----------------|------------------------|
| (a)   | Term Loans                                    | 171.13          | 61.97%                 |
| (b)   | NCD (original maturity of more than one year) | 89.01           | 32.23%                 |
| (c)   | Inter Corporate Deposit                       | 16.00           | 5.80%                  |
|       |                                               | <b>276.14</b>   | <b>100.00%</b>         |

## 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%                     | 0%                     | 0%                |

### 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 | 13.37%                 | 11.71%                 | 7.70%             |

## 6. Institutional set-up for liquidity risk management

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

- ❖ Board of Directors
- ❖ Asset Liability Management Committee (ALCO)
- ❖ Risk Management Committee