

**Public disclosure on liquidity risk as on June 30, 2025**

RBI vide its guidelines on "Liquidity Risk Management" dated November 04, 2019; has mandated to publicly disclose the funding concentration based on the significant counterparties, products, instruments.

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore) #	% of Total deposits	% of Total Liabilities ^
1	4	665.00	-	96.29%

**ii. Top 20 large deposits (amount in ₹ crore and % of total deposits):** NIL, as DSP Finance Private Limited is registered to commence/carry on the business of non-banking financial institution without accepting public deposits.

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

Sr. No.	Total amount of top 10 borrowings#	% of amount of top 10 borrowings to total borrowings
1	665.00	100.00%

**iv. Funding Concentration based on significant instrument/product\*\*:**

Sr. No.	Name of the Instrument/Product	Amount (₹ crore)	% of Total Liabilities^
1	Term loan	190.00	27.51%
2	Working capital demand loan	475.00	68.78%
3	Non convertible debentures	-	NA
4	Securitisation payables	-	NA
5	Commercial paper	-	NA

*^ Total Liabilities represents total liabilities as per balance sheet less total equity*

*# All the above numbers are excluding Ind AS adjustments.*

**v. Stock Ratios:**

**(a) Commercial papers as a % of total public funds, total liabilities and total assets:**

Particulars	Weightage
Commercial papers as % of total public funds	NIL
Commercial papers as a % of total liabilities	NA
Commercial papers as a % of total assets:	NA

**(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:**

<b>Particulars</b>	<b>Weightage</b>
Non-convertible debentures (original maturity of less than one year) as % of total public funds	NIL
Non-convertible debentures (original maturity of less than one year) as % of total liabilities	NIL
Non-convertible debentures (original maturity of less than one year) as % of total assets:	NIL

**(c) Other short-term liabilities as a % of Total public funds:**

<b>Particulars</b>	<b>Weightage</b>
Other short-term liabilities as % of total public funds	NIL
Other short-term liabilities as % of total liabilities	47.30%
Other short-term liabilities as % of total assets:	15.11%

**vi. Institutional set-up for Liquidity Risk Management:**

The Board of Directors has overall responsibility for management of the liquidity risk and it must decide the strategy, policies and procedures of the Company to manage liquidity risk.

The Asset Liability Management Committee (ALCO), consisting of the Company's senior management, has been set up to ensure adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy.

The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.