



Public disclosure on liquidity risk for Sasvitha Home Finance Limited as on September 30, 2025 in accordance with RBI circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies (NBFCs) including Core Investment Companies:

(i) Funding Concentration based on significant counter party (both deposits and borrowings)

Sl. No.	No. Of Significant Counter parties	Amount Rs. Crore	% of total deposits	% of total liabilities
1	15	99.05	NA	97.05%

(ii) Top 20 large deposits (Amount in Rs. Crore and % of total deposits)

Not Applicable. The Company is registered with NHB as non-deposit taking HFC.

(iii) Top 10 borrowings 4 (amount in Rs. crore and % of total borrowings)

Sl. No.	Borrowing	Rs. In Crores	% of total Borrowings
1	Term loan 1	12.42	12.54%
2	Term loan 2	11.75	11.86%
3	Term loan 3	11.43	11.54%
4	Term loan 4	11.43	11.54%
5	Term loan 5	7.00	7.07%
6	Term loan 6	6.75	6.82%
7	Term loan 7	6.09	6.15%
8	Term loan 8	5.00	5.05%
9	Term loan 9	4.64	4.68%
10	Term loan 10	4.25	4.29%

(iv) Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/ product	Amount Rs. In crores	% of total Liabilities
1	NHB Refinance	Nil	Nil
2	Other Loans	99.05	97.05%

SASVITHA HOME FINANCE LIMITED
(earlier known as Sasvitha Home Finance Private Limited)

Reg. Office: Sathguru Complex, 1st Floor, Old No. 48B, New No. 640, Anna Salai, Nandanam, Chennai - 600 035. ☎: +91 44 - 2431 3454
Email: ed@sasvithahome.com | CIN No. U65999TN2017PLC117189 | GST No. 33AAYCS844CH1ZT





(v) Stock Ratios:

Sl.No	Stock Ratio	% Percentage
1	Commercial Papers as a % of total liabilities	NIL
2	Commercial Papers as a % of total Assets	NIL
3	Non-convertible debentures(original maturity of less than one year)as a %of total liabilities	NIL
4	Non-convertible debentures(original maturity of less than one year)as a %of total assets	NIL
5	Other short-term liabilities as a% of total	27.83%
6	Other short-term assets as a% of total	17.36%

Sasvitha Home Finance Limited has a Board approved Assets Liability Management Committee to oversee liquidity risk management. ALCO Committee consists of the Board's Chairman and three other Directors. The ALCO meetings are held on quarterly basis. The ALCO inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, profit planning and growth projections, forecasting and analyzing different scenarios and preparation of contingency plans. The Company has a Board approved Risk Management Committee, which oversees overall risks to which the Company is exposed including liquidity risk Management.

The updates on the meeting of ALCO and RMC are also presented to the Board at regular intervals in the Board Meeting for their review.

Further, the management regularly monitors the position of cash and cash equivalents. Assessment of maturity profiles of financial assets and financial liabilities including debt financing plans and maintenance of balance sheet liquidity is considered while reviewing the liquidity position.

Note:

- (1) The amount stated in this disclosure is based on the unaudited/provisional quarterly financial for the quarter ended September 30, 2025.
- (2) Significant counter parties are defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. 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.
- (3) The above calculation of total liabilities excludes net worth i.e. equity and reserve, surplus.
- (4) The above calculation of borrowing is based on total principal outstanding as on September 30, 2025.
- (5) Lender's name is consolidated.
- (6) Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. 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.
- (7) The above calculation of short-term liabilities is taken as total short-term liabilities.

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