

Public disclosure on liquidity risk as on 31-12-2025

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

Company not accepted any deposits; Details of borrowings are given below:

Sr No.	Number of Significant Counterparties	Amount (Rs. In crores)	% of Total deposits	% of Total Liabilities
1	10	18.13	Nil	5.5%

(ii) Top 20 large deposits (amount in crore and percent of total deposits)

Nil

(iii) Top 10 borrowings (amount in crore and percent of total borrowings)

Sr No.	Number of Significant Counterparties	Amount (Rs. In crores)	% of Total Liabilities
1	10	18.13	5.5%

(iv) Funding Concentration based on significant instrument/product

Sr No.	Name of the instrument/product	Amount (Rs. In crores)	% of Total Liabilities
1	Subordinated debt	222.13	67.38%
2	Bank borrowings	10.11	3.07%
3	Non- convertible Debentures	9.69	2.94%
4	Others	3.95	1.20%

(v) Stock Ratios:

(a) Commercial papers as a percent of total public funds, total liabilities and total assets

Not applicable

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

(i)	Non-convertible debentures as a percent of total public funds	Nil
(ii)	Non-convertible debentures as a percent of total liabilities	Nil*
(iii)	Non-convertible debentures as a percent of total assets	Nil

*Original maturity of less than one year is NIL

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

(i)	Other short-term liabilities as a percent of total public funds	Nil
(ii)	Other short-term liabilities as a percent of total liabilities	9.79%
(iii)	Other short-term liabilities as a percent of total assets	9.79%

(vi) Institutional set-up for liquidity risk management

The Risk Management Policy of Valuvanadu Capital Limited is implemented by the Risk Management Department and overseen by the Risk Management Committee (RMC). The RMC, which meets at least once a year, is responsible for reviewing the policy, improving risk management practices, and ensuring proper reporting to the Board. Additionally, the committee monitors the functioning of the Risk Management Department and addresses other relevant matters as necessary to enhance the company's risk management framework. The company manages liquidity risk effectively with over 80% of its loan portfolio consists of fully secured gold loans that ensure a steady income. Additionally, the company manages long-term liabilities through subordinated debt and non-convertible debentures, which complement the liquidity management strategy by providing long-term financial stability.