**Speel Finance Company Private Limited**

**Public disclosure on liquidity risk for the quarter ended 30 September 2026**

**Disclosures as required under Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 issued by RBI vide notification no. RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025**

**1 Funding Concentration based on significant counter party (both deposits annd borrowings)**

| S.No | Type of Instrument | No. of Significant Counterparties | Amount | % of Total Deposits | % of Total Liabilities |
|---|---|---|---|---|---|
| 1 | Deposits | NA | NA | NA | NA |
| 2 | Borrowings | 8 | ₹ 2,114,737,040.00 | NA | 57.81% |

**2 Top 20 Large Deposits**

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

**3 Top 10 Borrowings**

| S.No | Description | Amount | % of Total Borrowings |
|---|---|---|---|
| 1 | Top 10 Borrowings | ₹ 2,399,437,040.00 | 76.12% |

**4 Funding Concentration based on significant instrument/product**

| S.No | Name of the Instrument/ Product | Amount | % of Total Liabilities |
|---|---|---|---|
| 1 | Non Convertible Debentures | | |
| | - Secured | ₹ 1,317,784,397.52 | 36.02% |
| | -Unsecured | NA | NA |
| 2 | Term Loans | ₹ 934,588,361.75 | 25.55% |
| 3 | Associated liabilities in respect of securitisation transaction | NA | NA |
| 4 | Commercial Paper | NA | NA |
| 5 | Subordinated Debt | NA | NA |
| 6 | Inter Corporate Borrowings | ₹ 900,000,000.00 | 24.60% |
| 7 | Market Linked Debentures | NA | NA |

**5 Stock Ratios**

| S.No | Description | Amount | % of Total Public Funds | % of Total Liabilities | % of Total Assets |
|---|---|---|---|---|---|
| 1 | Commercial Papers | NA | NA | NA | NA |
| 2 | Non Convertible Debentures (Original Maturity Less Than 1 Year) | NA | NA | NA | NA |
| 3 | Other Short Term Liabilities | NA | NA | NA | NA |

**6 Institutional set-up for Liquidity Risk Management**

Liquidity risk is the risk that the Company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Company's approach to managing liquidity is to ensure, as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions in a timely manner, without incurring unacceptable losses or risking damage to the Company's reputation.

The Company is governed by the Liquidity Risk Management framework as defined in the Asset Liability Management (ALM) policy of the Company. The Asset Liability Committee (ALCO) is responsible for implementing the liquidity risk management strategy of the Company and ensures compliance of the same with the overall risk management strategies of the Company

*** Definition of terms as used in the table above:**

i. A “Significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate who has an exposure of above Rs. 10 Crore

ii. A "Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities.

iii. Total liabilities include all external liabilities (other than equity).

iv. “Public funds" includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of commercial papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue.It includes total borrowings outstanding under all types of instruments/products.

v. Other short-term liabilities includes all short-term borrowings NCDs with original maturity less than 12 months.