GrowXCD
FINANCE PRIVATE LIMITED

Public Disclosure on Liquidity Risk for the quarter ended 30th Jun 2026 as required under RBI Circular – RBI/2019-20/88, DOR.NBFC (PD) CC No. 102/03.10.001/2019-20 dated 04th November 2019

(i) Funding Concentration based on significant counterparty (both Deposits & Borrowings) –

Number of Significant Counterparties[1]	AMOUNT[2] (Rs in Lakhs)	% of Total Deposits	% of Total Liabilities[3]
13	29,556.95	Not Applicable	92.26%

Note:-

1. *Significant counterparty is as defined in RBI circular RBI circular RBI/2019-20/88,DOR.NBFC (PD) CC No.102/03.10.001/2019-20,Dated November 04, 2019.*
2. *Amount represents Principal outstanding.*
3. *Total Liabilities exclude Networth of the company.*

(ii) Top 20 large deposits (Amount in Rs lakhs and % of Total Deposits) –

Not Applicable – The Company is registered with the Reserve Bank of India as a Non-Deposit Taking Non-Banking Financial Company and, in compliance with applicable regulations, does not accept public deposits.

(iii) Top 10 Borrowings (Amount in Rs lakhs and % of Total Borrowings Outstanding) –

Sl. No.	Name of the Lender / Investor	AMOUNT[1] (Rs in Lakhs)	% of Total Borrowings
1	Northern ARC Capital Limited	6,296.65	20.91%
2	AK Capital Finance Limited	5,793.04	19.24%
3	MAS Financial Services Limited	3,583.33	11.90%
4	IDFC First Bank Limited	3,010.29	10.00%
5	AU Small Finance Bank Limited	2,693.69	8.95%
6	DCB bank Limited	1,833.21	6.09%
7	Suryoday Small Finance Bank Limited	1,521.43	5.05%
8	IndusInd Bank Limited	1,500.00	4.98%
9	Oxyzo Finanical Services Limited	1,067.46	3.55%
10	Vivriti Capital Limited	819.44	2.72%

Note:-

1. *Amount represents Principal outstanding.*

(iv) Funding Concentration based on significant instrument/product (*as defined in RBI circular RBI circular RBI/2019-20/88, DOR.NBFC (PD) CC No.102/03.10.001/2019-20, Dated November 04, 2019*) –

Sl. No.	Name of the Instrument / Product	AMOUNT[1] (Rs in Lakhs)	% of Total Liabilities[2]
1	Term Loans	28,608.29	89.30%
2	Working Capital Demand Loan	1,500.00	4.68%

Note:-

1. *Amount represents Principal outstanding.*
2. *Total Liabilities exclude Networth of the company.*

(v) Stock Ratios –

Sl. No.	Stock Ratios	Ratio
1	Commercial Paper as a % of Total Public Funds	N.A.
2	Commercial Paper as a % of Total Liabilities*	N.A.
3	Commercial Paper as a % of Total Assets	N.A.
4	Non-convertible debentures (original maturity of less than one year) as a % of Total Public Funds	N.A.
5	Non-convertible debentures (original maturity of less than one year) as a % of Total Liabilities*	N.A.
6	Non-convertible debentures (original maturity of less than one year) as a % of Total Assets	N.A.
7	Other short-term liabilities** as a % of Total Public Funds	N.A.
8	Other short-term liabilities as a % of Total Liabilities*	44.83%
9	Other short-term liabilities as a % of Total Assets	22.73%
Note:- ** Total Liabilities exclude Networth of the company.* *** Other short-term liabilities represent Borrowings maturing within one year.*		

(vi) Institutional set-up for liquidity risk management –

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to while conducting its business. The Board approves the governance structure, policies, strategy, and the risk limits for the management of liquidity risk.

The Board of Directors approved the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The committee shall meet as often as necessary. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite approved by the Board.

The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity, and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.