

Public disclosure on liquidity risk as on March 31, 2026

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 (₹ lakhs)	% of Total deposits	% of Total Liabilities ^
1	13	298,209.65	0.00%	97.56%

*A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities. Significant counterparty has been computed using the Latest Beneficiary Position instead of the original subscribers. Investments across different schemes of the same AMC have been grouped and considered as one for this disclosure.

^ Total Liabilities represents total liabilities as per the balance sheet, less total equity.

ii. Top 20 large deposits (amount in ₹ lakhs 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 ₹ lakhs and % of total borrowings):

Sr. No.	Total amount of top 10 borrowings	% of amount of top 10 borrowings to total borrowings
1	276,926.47	91.49%

iv. Funding Concentration based on significant instrument/product:

Sr. No.	Name of the Instrument/Product	Amount (₹ lakhs)	% of Total Liabilities*
1	Borrowing from Banks	65,849.94	21.54%
2	Borrowing from NBFCs	10,493.21	3.43%
3	Commercial Paper	226,336.94	74.05%

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

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	74.78%
Commercial papers as a % of total liabilities	74.05%
Commercial papers as a % of total assets	48.86%

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

Particulars	Weightage
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:

Particulars	Weightage
Other short-term liabilities as % of total public funds	14.75%
Other short-term liabilities as % of total liabilities	14.60%
Other short-term liabilities as % of total assets	9.64%

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.

Footnotes:

1. 'Public Funds' also include Commercial Papers (CPs),
2. Other Short-term liabilities include Financial Liabilities and non-financial liabilities payable within a year (Excluding CP maturity and NCD Maturity of original tenor less than 1 year)