


**Standard Chartered Capital Limited**
**Appendix 1**
**Liquidity Risk as on 31.03.26**

(All Amounts in INR Crore)

**DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NBFC-March 31, 2026**

Public disclosure on liquidity risk of Standard Chartered Capital Limited (hereinafter referred as SCCL) as on March 31, 2026, in accordance with RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

**1. Funding Concentration based on significant counterparty (both deposits and borrowings)**

Sr. No.	Number of Significant Counterparties*	Amount	% of Total deposits	% of Total Liabilities**
1	26	4,741	NA	95.54%

\*Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's total liabilities.

\*\* Total liabilities equal to sum of carrying values of all Liabilities minus total equity.

**2. Top 20 large deposits (amount in ₹ crore and % of total deposits)**

SCCL 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 (amount in ₹ crore and % of total borrowings):**

Amount of Borrowings from Top 10 Lenders	% Total borrowings
3,301	67.84%

Note: All borrowings including Commercial papers are considered at principal outstanding + interest accrual.

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

Sr. No.	Name of the instrument/product	Amount	% of Total Borrowings
1	Commercial Paper	1,552	31.90%
2	Bank Borrowings - Long Term Loan	1,597	2.06%
3	Secured Non-Convertible Debentures (NCD)	1,001	20.57%
4	Bank Borrowings - Short Term/ Working Capital Loan	100	32.83%
5	Inter-Corporate Deposits (ICD)	615	12.64%
	<b>Total Borrowings</b>	<b>4,865</b>	<b>100%</b>

\*All borrowings including Commercial papers are considered at principal outstanding + interest accrual.

**Standard Chartered Capital Limited**

Registered Office: 12th Floor, Parinee Crescenzo, Plot No. C – 38/39, G – Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051, Maharashtra, India

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## 5. Stock Ratios:

STOCK RATIOS	As on March 31, 2026
Commercial Paper as a % of total public funds*	32%
Commercial Paper as a % of total liabilities**	31%
Commercial Paper as a % of total assets***	22%
Non-convertible debentures (original maturity of less than 1 year) as a %	NA
Non-convertible debentures (original maturity of less than 1 year) as a % of total Liabilities**	NA
Non-convertible debentures (original maturity of less than 1 year) as a % of total assets***	NA
Other short-term liabilities**** as a % of total public funds*	26%
Other short-term liabilities**** as a % of total liabilities**	26%
Other short-term liabilities*** *as a % of total assets***	18%

\* Total Public Funds includes all CPs, Bank Borrowings, NCDs and ICDs

\*\* Total Liabilities equals to Sum of carrying values of all Liabilities minus total equity

\*\*\* Total Assets equals to Sum of carrying values of all Assets

\*\*\*\* Other Short Term Liabilities include all Borrowing less than 1 year except Commercial Papers and NCD (Original maturity less than 1 year)

Note: Borrowings are considered at principal outstanding except Commercial Papers which are considered net of discount for computation of ratios wherever applicable.

### Institutional set-up for liquidity risk management:

The Asset and Liability Committee appointed by the Board of Directors is responsible for ensuring adherence to the risk tolerance / limits set by the Board as well as implementing the liquidity risk management strategy of SCCL. It consists of MD & CEO, CFO & CRO, representative of treasury, head of sales of CIB and head of sales of Retail LAS as permanent members with heads of ALM, Finance, Operations & Technology as permanent invitees among others.

Note: The figures in the disclosure are based on unaudited financial statements.

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