SAFL
Sustainable Agro-commercial Finance Ltd.

SUSTAINABLE AGRO-COMMERCIAL FINANCE LIMITED

Public disclosure on Liquidity Risk of Sustainable Agro-Commercial Finance Limited as on 30th June, 2025 in accordance with RBI circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies (NBFCs) including Core Investment Companies and RBI circular No. RBI/2020-21/60 DOR.NBFC (HFC).CC.No.118/03.10.136/2020-21 dated October 22, 2020 for regulatory framework for Housing Finance Companies (HFCs)

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties#	Amount (Rs. In million)	% of Total Deposits	% of Total Liabilities*
NIL	NIL	Not Applicable	NIL

ii. Top 20 large deposits

Not applicable. The Company is Non-Deposit taking Non-Banking Financial Company.

iii. Top 10 borrowings

Amount (Rs. In million)	% of Total Borrowings
NIL	NIL

iv. Funding Concentration based on significant instrument/product

Sl. No.	Name of the instrument/product##	Amount (Rs. In million)	% of Total Liabilities*
1.	NCD	NIL	NIL
2.	Term Loans from Banks & FI's	NIL	NIL

v. Stock Ratios

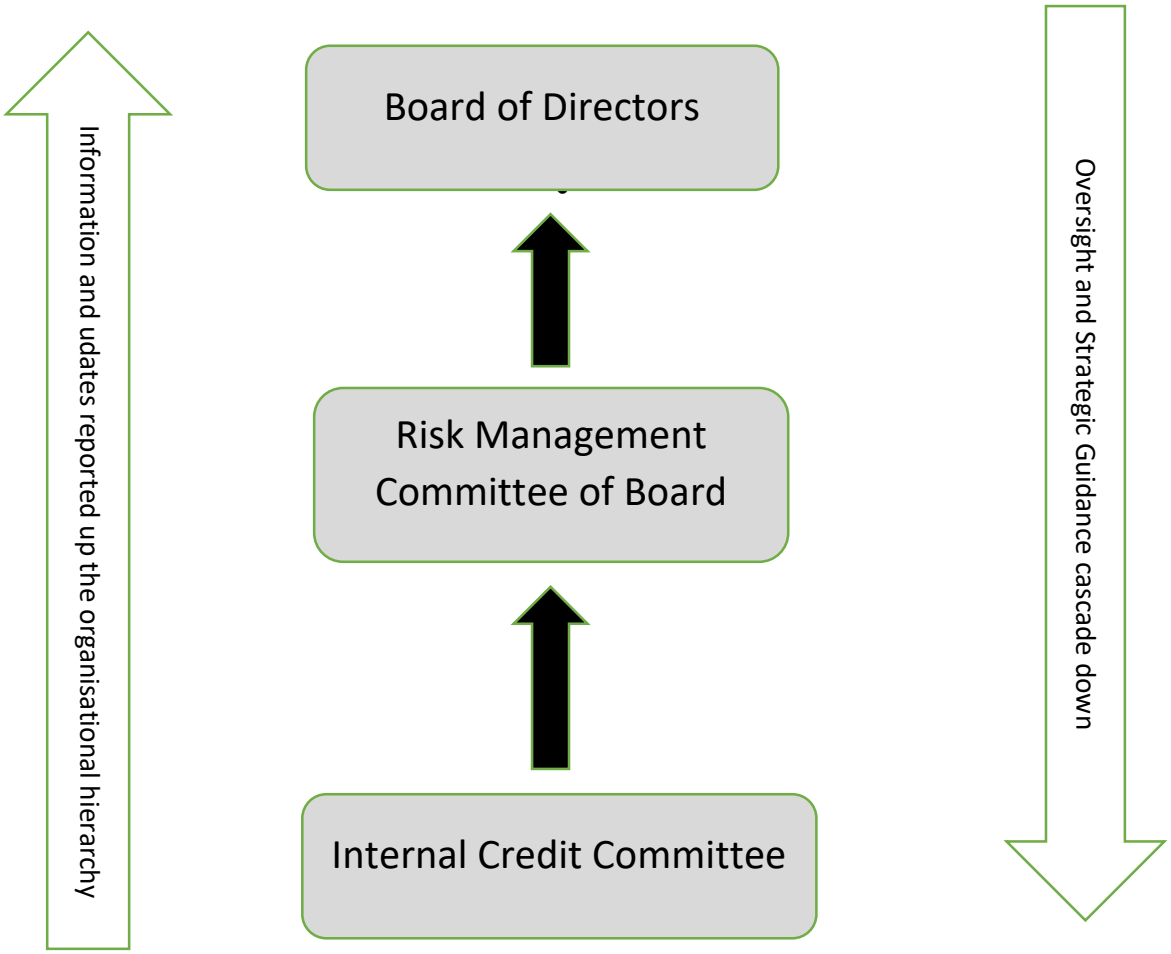
Sl. No.	Stock Ratio	Percentage (%)
1.	Commercial papers as a % of total liabilities	-
2.	Commercial papers as a % of total assets	-
3.	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	-
4.	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	-
5.	Other short-term liabilities as a % of total liabilities*	74.76%
6.	Other short-term liabilities as a % of total assets	9.42%
7.	Other short-term liabilities as a % of public funds	-

vi. Institutional set-up for liquidity risk management

The Company has a well established institutional set up for management of the Liquidity risk. The institutional set up in the Company comprises of the following committees which meet regularly to monitor and actively manage the Liquidity risk:

- The Board of Directors
- The Asset Liability Committee of the Board of Directors
- The internal ALCO Committee and its Sub- Committee, which meets on SOS basis.

The Risk management committee of the Board of Directors. The internal risk management committee. The Managing Director also reviews the Liquidity risk based on data made available and takes appropriate timely actions to ensure that the Liquidity risk is contained.



Company's Board of Directors monitors all the risks, including liquidity risk. Governance structure, Policies and risks limits are prescribed by the Board.

Board Constituted Asset Liability Committee (ALCO) ensures effective asset-liability management, market risk management, liquidity and interest rate risk management and also 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.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Roles and Responsibilities of ALCO Committee -

Asset Liability Management Committee (ALCO)	
Department Structure	• Reports to the Board of Directors
Role	• Product pricing for advances • Deciding on desired maturity profile and mix of incremental assets and liabilities • Articulating interest rate view of SAFL and deciding on the future business strategy • Reviewing and articulating funding policy • Reviewing economic and political impact on the balance sheet • Ensuring adherence to tolerance/ risk limits set by the Board of Directors • Ensuring market risk management processes in terms of changes in interest rate & liquidity • Reviewing and approving policy level changes if any • Other notable items
Composition	• CFO • Head- Operations • Head – Risk • Head – Legal
Agenda and Meeting Frequency	• Overall Portfolio Review • ALM Policy/Securitization & Assignment Policy/Investment Policy & other relevant policies if any for Review and Updates • Update on Action Items • Other notable items • Meeting to be held quarterly

Notes:

#Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

##Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

**Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.*