


Standard Chartered Capital Limited
Appendix 1
Liquidity Risk as on 30.06.26
(All Amounts in INR Crore)
DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NBFC-June 30, 2026

Public disclosure on liquidity risk of Standard Chartered Capital Limited (hereinafter referred as SCCL) as on June 30, 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 and RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 on Non-Banking Financial Companies – Asset Liability Management Directions.

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	20	3,868	NA	91.09%

*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
3,071	77.37%

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	1,003	25.26%
2	Bank Borrowings - Long Term Loan	1,407	35.44%
3	Secured Non-Convertible Debentures (NCD)	836	21.05%
4	Bank Borrowings - Short Term/ Working Capital Loan	100	2.53%
5	Inter-Corporate Deposits (ICD)	624	15.71%
	Total Borrowings	3,970	100%

Note: 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 June 30, 2026
Commercial Paper as a % of total public funds*	26%
Commercial Paper as a % of total liabilities**	24%
Commercial Paper as a % of total assets***	16%
Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds*	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*	39%
Other short-term liabilities**** as a % of total liabilities**	37%
Other short-term liabilities*** as a % of total assets***	24%

* 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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