Wizzmoni Financial Services Limited
Public Disclosure on Liquidity Risk as on September 30, 2026

Background

RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025.. As per the said guidelines, NBFCs are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at September 30, 2026 are as under.

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No	No. of significant counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
1	12	1,677.49	Nil	92%

Note: Total Liabilities represent Total Liabilities as per Balance Sheet less Total Equity

(ii) Top 20 large deposits (amount in Rs crore and % of total deposits) – Nil

(iii) Top 10 borrowings

Sr.No	Amount(INR in crores)	% of Total Borrowings
1	1,669.05	99%

(iv) Funding Concentration based on significant instrument / product

Sr. No	Name of Instrument/Product	Amount (INR in crores)	% of Total Liabilities
1	Non-Convertible Debentures	Nil	Nil
2	Term Loans	1,677.49	92%
3	Securitisation	Nil	Nil
4	Cash Credit / Overdraft Facilities	Nil	Nil

Note: Total Liabilities represent Total Liabilities as per Balance Sheet less Total Equity

(v) Stock Ratios

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	Nil
2	Commercial papers as a % of total assets	Nil
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil
5	Other short-term liabilities* as a % of total liabilities	11%
6	Other short-term liabilities* as a % of total assets	9%

* Short Term Liabilities means total of current liabilities as reduced by current portion of Debt Securities and Subordinated Liabilities

(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 in the course of 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 approves 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.

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 and guard-rails 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, and liquidity and interest rate risk management and also 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. ALCO meetings are held once in a month or more frequently as warranted from time to time.