

Public disclosure on liquidity risk of Infina Finance Private Limited as on September 30, 2021 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 and Core Investment Companies.

**i. Funding concentration based on significant counterparty (both deposits and borrowings)**

Sr. No.	Number of Significant Counterparties	Amount (Rs. Crore)	% of Total Deposits	% of Total Liabilities
1	7	1297.55	N.A.	96.61%

**ii. Top 20 large deposits (amount in Rs. crore and % of total deposits) – Not Applicable**

**iii. Top 10 borrowings (amount in Rs. crore and % of total borrowings)**

Sr. No.	Nature of Borrowing	Amount (Rs. Crore)	% of Total Borrowings
1	Commercial Paper	1297.55	100%

**iv. Funding concentration based on significant instrument / product**

Sr. No.	Nature of the Instrument / product	Amount (Rs. Crore)	% of Total Liabilities
1	Commercial Paper	1297.55	96.61%

**v. Stock Ratios**

Sr. No.	Particulars	As on 30-09-2021
1	Commercial papers as a % of total public funds	100.00%
2	Commercial papers as a % of total liabilities	96.61%
3	Commercial papers as a % of total assets	38.01%
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NIL
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NIL
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NIL
7	Other short-term liabilities as a % of total public funds	3.22%
8	Other short-term liabilities as a % of total liabilities	3.11%
9	Other short-term liabilities as a % of total assets	1.22%

**vi. Institutional set-up for liquidity risk management**

- The Board of Directors of the Company has an overall responsibility for managing the liquidity risk. The Board approves the policies, strategy and risk limits for the management of liquidity risk.
- The Board of Directors approves the constitution of Risk Management Committee for effective supervision and monitoring liquidity risks and other risks faced by the Company.
- Asset Liability Committee consists of Directors and Senior Management and is responsible for implementing the liquidity risk management strategy of the Company, market risk management, interest rate risk management and also to ensure adherence to risk tolerance limits of the Company.