

Public disclosure on liquidity risk of Infina Finance Private Limited as on March 31, 2023 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<br>(Rs. Crore) | % of Total<br>Deposits | % of Total<br>Liabilities |
|---------|--------------------------------------|-----------------------|------------------------|---------------------------|
| 1       | 11                                   | 997.37                | N.A.                   | 97.87%                    |

**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<br>(Rs. Crore) | % of Total<br>Borrowings |
|---------|---------------------|-----------------------|--------------------------|
| 1       | Commercial Paper    | 997.37                | 100%                     |

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

| Sr. No. | Nature of the Instrument / product | Amount<br>(Rs. Crore) | % of Total<br>Liabilities |
|---------|------------------------------------|-----------------------|---------------------------|
| 1       | Commercial Paper                   | 997.37                | 97.87%                    |

**v. Stock Ratios**

| Sr. No. | Particulars   | As on<br>31-03-2023 |
|---------|---|---------------------|
| 1       | Commercial papers as a % of total public funds  | 100.00%             |
| 2       | Commercial papers as a % of total liabilities   | 97.87%              |
| 3       | Commercial papers as a % of total assets  | 29.98%              |
| 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                                     | 2.07%               |
| 8       | Other short-term liabilities as a % of total liabilities  | 2.02%               |
| 9       | Other short-term liabilities as a % of total assets   | 0.62%               |

\* Other short term liabilities include all contractual obligation payable within a period of 1 year excluding commercial paper.

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

a) The Board of Directors (the board) of the Company has delegated the responsibility for ongoing balance sheet Liquidity Risk management to the Asset Liability Committee (ALCO).

b) In order to manage/mitigate liquidity risk, the Company has defined its liquidity risk management strategy and prudential internal limit for Liquidity Gap tolerance for its various time buckets in addition to regulatory limits on liquidity gaps, which is approved by the Board. Treasury is responsible for managing liquidity under the prescribed liquidity risk management framework and the same is monitored by ALCO / Board.

c) Liquidity risk management strategies and practices are reviewed to align with changes to the external environment, including regulatory changes, business conditions and market developments.

d) The Company has adopted liquidity risk management framework as required under RBI regulation.