PUBLIC DISCLOSURE ON LIQUIDITY RISK

For the Quarter ended 30-Sep-2026

The following are being disclosed pursuant Annex-I of Regulation C(15) of Chapter II of the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025. As per the abovesaid Directions, NBFCs are required to publicly disclose the below information related to Liquidity Risk on a Quarterly basis.

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

Sr No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1.	As per Annexure 1			

(ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits) - Nil

(iii) Top 10 borrowings (amount in ₹ crore and percent of total borrowings) – **refer Annexure 1**

(iv) Funding Concentration based on significant instrument/product - **refer Annexure 1**

Sr No.	Name of the Instrument / product	Amount (₹ crore) % of Total	% of Total Liabilities
Refer Annexure 1			

(v) **Stock Ratios:**

(a) Commercial papers as a percent of total public funds, total liabilities and total assets - **NIL**

(b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets - **NIL**

(c) Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets - **NIL**

(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. The Board approves the governance structure, policies, strategy, and the risk tolerance limit for the management of liquidity risk. The Company has constituted a Risk Management Committee (RMC) for the effective supervision and management of various aspects including liquidity risks faced by the company. The Company has also constituted an Asset Liability Committee (ALCO), consisting of the Company's top management 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 tolerance limits.

kaleidofin capital private limited

Annexure - 1

S No	Number of Significant Counterparties	FY-26 -Q1		FY-26 -Q2	
		Amount (Rs. Crore)	% of Total Liabilities	Amount (Rs. Crore)	% of Total Liabilities
	Non-Convertible Debentures (A)	**85.06**	**29.11%**	**138.75**	**39.19%**
1	Alteria Capital Fund II Scheme I	7.08	2.42%	5.00	1.41%
2	Alteria Capital Fund III Scheme A	2.31	0.79%	1.73	0.49%
3	Trifecta Venture Debt Fund III	0.74	0.25%	0.00	0.00%
4	Vivriti Asset Management Pvt Ltd	1.67	0.57%		0.00%
5	Impact Investmnet Exchange - WLB7b	47.77	16.35%	47.77	13.49%
6	Wintwealth Debt Fund	-	0.00%	6.56	1.85%
7	Ambium Finserve Limited	-	0.00%	2.19	0.62%
8	MUFIN GREEN FINANCE LIMITED	-	0.00%	10.00	2.82%
9	Fourdegreewater Capital Private Limited	-	0.00%	10.00	2.82%
10	Wint Securities Private Limited	-	0.00%	20.00	5.65%
11	Dugar Finance and Investments Limited	-	0.00%	10.00	2.82%
12	Triodos Fair Share Fund	25.50	8.73%	25.50	7.20%
	Term Loan (B)	**207.09**	**70.89%**	**210.26**	**59.39%**
13	UC Inclusive Credit Pvt. Ltd.	0.64	0.22%	0.16	0.05%
14	Blacksoil Capital Pvt. Ltd.	2.25	0.77%	1.50	0.42%
15	MAS Financial Services Ltd.	33.54	11.48%	33.85	9.56%
16	Incred Financial Services Limited	18.18	6.22%	14.83	4.19%
17	Kaleidofin Pvt Ltd	28.50	9.76%	18.50	5.23%
18	AU Small Finance Bank Limited	1.67	0.57%	1.04	0.29%
19	Arohan Financial Services Limited	16.62	5.69%	23.92	6.76%
20	Vivriti Capital Private Limited	34.25	11.72%	29.37	8.30%
21	Shriram Finance	8.91	3.05%	7.76	2.19%
22	Annapurna Finance	23.89	8.18%	21.09	5.96%
23	ICICI Bank	11.98	4.10%	10.42	2.94%
24	Ambit Finvet	10.00	3.42%	9.26	2.62%
25	Kisetsu Saison Finance (India) Private Limi	-	0.00%	25.00	7.06%
26	IDFC First Bank	16.67	5.70%	13.54	3.83%
	WCDL Loan (C)	-	0.00%	5.00	1.41%
27	IDFC First Bank	-	0.00%	5.00	1.41%
	Grand Total (A) + (B)+(C)	**292.14**	**100%**	**354.01**	**100%**