

Public disclosure on liquidity risk of Infina Finance Private Limited as on December 31, 2024 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	11	3183.52	N.A.	98.53%

* Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus

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	3169.55	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	3169.55	98.53%

v. Stock Ratios

Sr. No.	Particulars	As on 31-12-2024
1	Commercial papers as a % of total public funds	100.00%
2	Commercial papers as a % of total liabilities	98.53%
3	Commercial papers as a % of total assets	53.83%
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	1.41%
8	Other short-term liabilities as a % of total liabilities	1.41%
9	Other short-term liabilities as a % of total assets	0.77%

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.

Appendix I		Average Q3 FY 2024-25	
LCR Disclosure Template(Rs. In Crores)		Unweighted Value	Weighted Value
High Quality Liquid Assets			
1	Total High Quality Liquid Assets(HQLA)	473.44	473.44
Cash Outflows			
2	Deposits(for deposit taking companies)	-	-
3	Unsecured wholesale funding	552.13	634.95
4	Secured wholesale funding	-	-
5	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and Liquidity facilities	-	-
6	Other contractual funding obligations	3.65	4.20
7	Other contingent funding obligations	255.52	293.85
8	TOTAL CASH OUTFLOWS	811.30	933.00
Cash Inflows			
9	Secured lending	35.43	26.57
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	723.89	542.92
12	TOTAL CASH INFLOWS	759.32	569.49
Components of HQLA			
	Cash and Bank Balance		18.48
	Securities at MTM		454.96
13	Total HQLA		473.44
14	Total net cash outflows		363.51
15	Liquidity Coverage Ratio %		130.24%

Note

- 1 LCR numbers reported are on average basis from November 15,2024-December 31,2024
- 2 In accordance with the liquidity risk management framework, the Company has maintained more than 85% of liquidity coverage ratio till November 30,2024 and more than 100% of liquidity coverage ratio with effect from December 31,2024