

**Public disclosure on liquidity risk of Infina Finance Private Limited as on June 30, 2025 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	10	3,615.43	N.A.	97.84%

\*\* Significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI’s, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

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

Note: The above information is based on Primary market transactions

**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.	Amount (Rs. Crore)	% of Total Borrowings
1	1,716.52	47.29%

Note: The above information represents aggregate of Top 10 individual borrowing transactions.

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

Sr. No.	Nature of the Instrument / product	Amount (Rs. Crore)	% of Total Liabilities
1	Commercial Paper	3,329.85	90.11%
2	Bank Term Loan	200.04	5.41%
3	Other Term Loan	100.07	2.71%

**v. Stock Ratios**

Sr. No.	Particulars	As on 30-06-2025
1	Commercial papers as a % of total public funds	91.73%
2	Commercial papers as a % of total liabilities	90.11%
3	Commercial papers as a % of total assets	51.46%
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	1.60%
8	Other short-term liabilities as a % of total liabilities	1.57%
9	Other short-term liabilities as a % of total assets	0.90%

**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		Q1 FY 2025-26	
LCR Disclosure Template( Rs. In Crores)		Unweighted Value	Weighted Value
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets(HQLA)	<b>467.15</b>	<b>467.15</b>
<b>Cash Outflows</b>			
2	Deposits( for deposit taking companies)	-	-
3	Unsecured wholesale funding	537.09	617.65
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	15.43	17.74
7	Other contingent funding obligations	187.06	215.12
8	<b>TOTAL CASH OUTFLOWS</b>	<b>739.58</b>	<b>850.52</b>
<b>Cash Inflows</b>			
9	Secured lending	35.02	26.27
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	671.71	503.78
12	<b>TOTAL CASH INFLOWS</b>	<b>706.73</b>	<b>530.05</b>
<b>Components of HQLA</b>			
	Cash and Bank Balance		23.59
	Securities at MTM		443.56
13	Total HQLA		467.15
14	Total net cash outflows		320.46
15	Liquidity Coverage Ratio %		145.77%