INFINA FINANCE PRIVATE LIMITED

Disclosure on Liquidity Risk Under Liquidity Risk Management Framework as at 30th June 2026.

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	15	4,742.63	N.A.	96.90%

** 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	2,491.83	52.00%

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	4,162.50	85.05%
2	Bank Term Loan (Including Cash Credit)	470.19	9.61%
3	Other Term Loan	159.20	3.25%

v. Stock Ratios

Sr. No.	Particulars	As on 30-6-2026
1	Commercial papers as a % of total public funds	86.87%
2	Commercial papers as a % of total liabilities	85.05%
3	Commercial papers as a % of total assets	52.75%
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	9.63%
8	Other short-term liabilities as a % of total liabilities	9.42%
9	Other short-term liabilities as a % of total assets	5.85%

Note : -

1. Total Liabilities refer to Total Outside Liabilities i.e. Balance Sheet total excluding Share Capital and Other equity.
2. 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

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).

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.

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

The Company has adopted liquidity risk management framework as required under RBI regulation. As per the extant RBI guidelines, on a daily basis, the Company maintains a liquidity buffer, by ensuring it has sufficient HQLA that can be easily and immediately converted into cash to meet its liquidity needs under a 30 calendar days liquidity stress scenario.

Appendix I		**Q1 FY 2026-27**	
LCR Disclosure Template(Rs. In Crores)		**Unweighted Value**	**Weighted Value**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets(HQLA)	456.75	**456.75**
Cash Outflows			
2	Deposits(for deposit taking companies)	-	-
3	Unsecured wholesale funding	624.73	718.44
4	Secured wholesale funding	43.95	50.54
5	Additional requirements, of which	0.04	-
(i)	Outflows related to derivative expousres and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and Liquidity facilities	-	-
6	Other contractual funding obligations	4.86	5.59
7	Other contingent funding obligations	136.68	157.18
8	**TOTAL CASH OUTFLOWS**	**810.26**	**931.75**
Cash Inflows			
9	Secured lending	288.17	216.13
10	Inflows from fully performing exposures	-	-
11	Other cash inflows	666.74	500.06
12	**TOTAL CASH INFLOWS**	**954.91**	**716.18**
	Components of HQLA		
	Cash and Bank Balance		30.16
	Securities at MTM		426.58
13	Total HQLA		456.74
14	Total net cash outflows		286.33
15	Liquidity Coverage Ratio %		159.52%