Infinity Fincorp Solutions Private Limited
Notes forming part of the financial statements for the year ended March 31, 2026
(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)
Note 47: Regulatory Disclosure - RBI

47.23 Liquidity

Disclosures as required under RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025, Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025

a. Funding Concentration based on significant counterparty

Sr No	Number of Significant Counterparties*	Amount (Rs in Lakhs)**	% of Total deposits	% of Total Liabilities**
1	20	74,123.42	NA	99.19%

Significant Counterparties are defined as - A single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's total borrowings.

b. Top 10 borrowings (by counterparty)

Sr No	Amount (Rs in Lakhs)**	% of Total Borrowings**
1	56,405.47	75.48%

c. Funding Concentration by Instrument

Sr. No.	Name of the Instrument/product*	Amount (Rs in Lakhs)**	% of Total Liabilities**
1	Non-Convertible Debentures (NCD)	8,119.44	10.86%
2	Term Loans	66,613.63	89.14%
	Total	**74,733.07**	

Significant Instruments/Products are defined as - A single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities

d. Stock Ratios

Particulars	Percentage
Commercial Paper - as a percentage of total public funds	NA
Commercial Paper - as a percentage of total liabilities (excluding total equity)	Nil
Commercial Paper - as a percentage of total assets	Nil
NCD (original maturity < 1year) - as a percentage of total public funds	NA
NCD (original maturity < 1year) - as a percentage of total liabilities *	Nil
NCD (original maturity < 1year) - as a percentage of total assets	Nil
Other Short Term Debt - as a percentage of total public funds	NA
Other Short Term Debt - as a percentage of total liabilities *	-
Other Short Term Debt - as a percentage of total assets	-

e. Institutional set-up for liquidity risk management
Liquidity Risk is primarily monitored by a Board-appointed Asset Liability Committee (ALCO) and is managed by the Company's treasury team under the guidance of ALCO. Liquidity Risk is measured by identifying gaps in the structural and dynamic liquidity statements. Key practices employed for assessment and monitoring are:
1. Monitoring the external operating environment, regulatory framework for NBFCs, capital market instruments and bank loans, debt market conditions and liquidity, and risk appetite of investors.
2. Mapping of near to medium-term outflows on liabilities and expected inflows from assets, thereby performing a gap assessment for incremental fund raising.
3. Periodic reviews by ALCO relating to the liquidity position, plan of action for incremental fund raising and stress tests of the ALM position.
The Company continues to closely monitor liquidity and, as part of its ALCO strategy, maintains a liquidity buffer in the form of unencumbered investments in units of mutual funds (Liquid and/or Overnight Schemes), Fixed Deposits with high-rated scheduled commercial banks, and undrawn bank lines. The Company maintains a diverse mix of borrowings from various sources, including banks, developmental financial institutions, and high-

*"Significant Counterparty" and "Significant instrument/product" are identified as per definitions provided in RBI Circular 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
**All stated figures, including percentages derived for disclosure, exclude EIR Impact as per Ind AS 109

Infinity Fincorp Solutions Private Limited

NANGIA & CO. LLP CHARTERED ACCOUNTANTS