



IFL FINANCE LIMITED

(Formerly Known as IFL Housing Finance Ltd.)

D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector-14
Rohini, New Delhi – 110085 | CIN U65910DL2015PLC285284

Disclosure on Liquidity Risk as on 30th June 2026

RBI has issued guidelines on Liquidity Risk Management Framework under Circular no. RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 as updated from time to time for Non-Banking Financial Companies. As per the guidelines, the disclosure on liquidity risk as at **June 30, 2026** is as under:

i) Funding Concentration based on significant counterparty (Borrowings)

Number of significant counterparty	Amount (Rs. In Crores)*	% of Total Deposits	% of Total Liabilities
2	62.47	NA	14.30%

Note:

- 1 Included only Principal amount.
- 2 "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.
- 3 Total Liabilities has been computed as Total Assets less Equity.

ii) Top 20 large deposits (amount in Rs. Crores and % of total deposits).

NIL, the company is registered with RBI as non-deposit taking NBFC.

iii) Top 10 borrowings (amount in Rs. Crores and % of total borrowings*)

Amount (Rs. Crores)	% of total borrowings
33.38	14.47%
29.09	12.61%
15.94	6.91%
15.65	6.78%
15.38	6.67%
13.31	5.77%
12.40	5.38%
11.05	4.79%
10.84	4.70%
8.91	3.86%

Note: Included only principal amount and considered basis outstanding amount.

For IFL FINANCE LIMITED

Authorised Signatory

iv) **Funding Concentration based on significant Instrument / Product**

S. No	Name of the Product	Number of Counterparties	Amount (Rs. Crores.)	% of Total Liabilities
1	Term Loan Borrowings	28	230.69	52.79%
2	Non-Convertible Debentures	6	186.45	42.67%

v) **Stock Ratios:**

Commercial Paper to Total Assets	NA
Commercial Paper to Total Liabilities	NA
Commercial Paper to Total Public Funds	NA
Non-convertible debentures (NCDs) (original maturity of less than 1 year) to Total Assets	NA
Non-convertible debentures (NCDs) (original maturity of less than 1 year) to Total Liabilities	NA
Non-convertible debentures (NCDs) (original maturity of less than 1 year) to Total Public Funds	NA
Short term Liability* to Total Assets	30.15%
Short-term Liabilities to Total Liabilities**	43.14%
Short-term Liabilities to Total Public Funds***	69.39%

* Short-term liabilities include all the liabilities maturing within next 12 months (including term-loan Borrowings and NCDs)

** Total Liabilities has been computed as Total Assets less Equity.

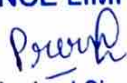
*** Public Funds is as defined in Reserve Bank of India (Non-Banking Financial Companies - Registration, Exemptions and Framework for scale based regulation) directions, 2025 vide circular no. RBI/DOR/2025-26/339 DOR.FIN.REC.No.258/03.10.119/2025-26 dated November 28, 2025.

vi) **Institutional set up for liquidity risk management:**

The company has well defined ALM policy which covers various aspects of liquidity risk management. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources and investment of surplus funds.

The Asset Liability Management Committee, inter alia reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning and contingency planning.

For IFL FINANCE LIMITED


Authorised Signatory