Disclosure on liquidity risk under RBI circular no. RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as on September 30, 2026.

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (Rs. crore)[1]	% of Total Deposits	% of Total Liabilities [2]
1	24	4,576.30	N/A	79.17%

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

Not applicable, ICFL being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

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

Total Amount (Rs. crore)[1]	% of Total Borrowings [3]
3,233.07	58.89%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Nature of instrument	Amount (Rs. crore)[1]	% of Total Liabilities [2]
1	Term Loan	1,692.43	29.28%
2	Non-Convertible Debentures	3,099.42	53.62%
3	Working Capital	209.81	3.63%
4	Commercial Paper	488.26	8.45%

Notes:

1 The amount stated in this disclosure is based on the unaudited financial information as on Sep 30, 2026.

2 Total Liabilities does not include Net Worth.

3 Amount of Securitization is excluded in total borrowing, total asset, total liabilities and public funds.

(v) Stock Ratios

Sr. No.	Particulars	Ratios
1	Commercial papers as a % of total public funds	8.89%
	Commercial papers as a % of total liabilities	8.45%
	Commercial papers as a % of total assets	5.09%
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil
3	Other short-term liabilities as a % of total public funds	62.79%
	Other short-term liabilities as a % of total liabilities	59.64%
	Other short-term liabilities as a % of total assets	35.95%

(vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has instituted the Asset Liability Management Committee to monitor and manage liquidity risk inter-alia by way of monitoring the asset liability composition, reviewing the liquidity and borrowing program of the Company, monitoring the stock ratios, stipulating and monitoring prudential limits on negative mismatches with respect to liquidity and interest rate mismatches and forecasting and analyzing 'what if scenario' or stress scenario and preparation of liquidity contingency plans as and when required. Further, the Risk Management Committee, as a part of evaluation of the overall risks faced by the Company, also evaluate the liquidity risk faced by the Company.