



Public disclosure on liquidity risk of IndoStar Capital Finance Limited (ICFL) as on September 30, 2024 in accordance with Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, as amended.

(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	19	3,899.33	N/A	64.70%

(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
3,501.83	63.32%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Nature of instrument	Amount (Rs. crore) ¹	% of Total Liabilities ²
1	Term Loan	1,549.41	25.71%
2	Non-Convertible Debentures	2,938.59	48.76%
3	Working Capital	367.03	6.09%
4	Commercial Paper	675.47	11.21%

Notes:

- 1 The amount stated in this disclosure is based on the Unaudited financial information as on September 30, 2024.
- 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	12.21%
	Commercial papers as a % of total liabilities	11.21%
	Commercial papers as a % of total assets	7.33%
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	8.35%
	Other short-term liabilities as a % of total liabilities	7.66%
	Other short-term liabilities as a % of total assets	5.01%

(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 Audit Committee and 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.