Public disclosure on liquidity risk of Capital India Finance Limited ('CIFL') as on June 30, 2026 in accordance with Annexure I to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Asset Liability Management) Directions, 2025 dated Nov 28, 2025

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

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
17	825.31	Not Applicable	88.31%

ii. Top 20 Large Deposits

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

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Borrowings
722.30	84.68%

iv. Funding Concentration based on significant Instrument/ Product

Name of instrument/ product	Amount (Rs. In Crores)	% of Total Liabilities
Non Convertible Debentures	50.00	5.35%
Term Loans		
Term Loans from Banks - PSU / FI	487.36	52.15%
Term Loans from Banks - Private / SFB	166.97	17.87%
Term Loans from other - NBFC	147.91	15.83%
Working Capital / CC	0.01	0.00%
Vehicle Loans	0.70	0.07%
Total Borrowings	**852.94**	**91.27%**
Total Liabilities	**934.55**	

v. Stock Ratios

Particulars	As a % of total public funds	As a % of total liabilities	As a % of total assets
Commercial papers	-	-	-
Non-convertible debentures (original maturity of less than one year)	-	-	-
Other short-term liabilities (Incl. Borrowings with original maturity of less than one year)	11.77%	10.75%	6.24%
Long Term Assets	NA	NA	57.91%

Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity Share Capital and Other Equity

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company shall have the overall responsibility for the implementation of the ALM system including liquidity risk management. The Board has also 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, setting-up and monitoring prudential limits on negative mismatches w.r.t. liquidity and interest rate.

The Company's liquidity and funding approach documented through its various plans and policies including the Asset Liability Management Policy, Resources Planning Policy, Investment Policy, is to ensure that funding is available to meet all market related stress situations. We endeavour to maintain a conservative Asset Liability Management approach which is focused on maintaining long term funding stability.

The Company also has a Risk Management Committee which reports to the Board and is responsible for evaluating the overall risks faced by the Company including liquidity risks.

The Company's liquidity management set-up is assessed periodically to align the same with any regulatory changes in the economic landscape or business needs. The ALCO meetings are held once in a quarter and committee submit its report to board on quarterly basis.

Notes:

1. Significant counterparty is as defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC total liabilities excluding equity Share capital and Other equity
2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity Share Capital and Other Equity.
3. Public funds is as defined in Master Direction - Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated Nov 28, 2025 and updates / amendment thereof.
4. The amount stated in this disclosure is based on the standalone financial statements for the period ended June 30, 2026