

**InCred Financial Services Limited (Formerly known as KKR India Financial Services Limited)**

**Background:** RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 4, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at September 30, 2022 is as under:

**Funding Concentration based on significant**

**1 counterparty**

Sr. No.	Number of Significant Counterparties	Amount	% of Total Deposits	% of Total liabilities
1	22	2,37,246	NA	62.45%

**2 Top 20 large deposits : NA**

**3 Top 10 Borrowings**

Sr. No.	Amount	% of Total borrowings
1	51,637	14.18%
2	25,063	6.88%
3	15,995	4.39%
4	13,413	3.68%
5	13,183	3.62%
6	12,222	3.36%
7	11,663	3.20%
8	11,169	3.07%
9	10,222	2.81%
10	8,112	2.23%

**INCREC FINANCIAL SERVICES LIMITED**

(Formerly known as KKR India Financial Services Limited)

Registered & Corporate Office:

Unit No. 1203,12th floor, B wing, The Capital, Plot No C-70, G Block, Bandra Kurla Complex, Mumbai, Maharashtra, India, 400051

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#### Funding Concentration based on significant 4 instrument/product

Sr. No.	Name of Instrument	Amount	% of Total liabilities
1	Term Loan	1,97,720.53	54.29%
2	Market Linked Debentures	77,499.83	21.28%
3	Non Convertible Debentures	41,448.72	11.38%
4	Cash Credit / WCDL	22,991.52	6.31%
5	Commercial paper	16,337.57	4.49%
6	External Commercial Borrowings	5,717.21	1.57%
7	Inter Corporate borrowings	2,500.00	0.69%

#### 5 Stock Ratios

Sr. No.	Name of Instrument	% of Total public funds	% of Total Liabilities	% of Total Assets
a	Commercial paper	4.49%	1.50%	0.94%
b	Non-convertible debentures (Original maturity of less than 1 year)	0%	0%	0%
c	Other short term liabilities	53.48%	51.27%	31.94%

#### 6. Institutional set-up for liquidity risk management

The Company has formulated an Asset Liability Management Policy. The Asset Liability Management Committee ('ALCO') is responsible for the management of the Company's short term, medium-term and long-term funding, and liquidity management requirements. The Company manages liquidity risk by maintaining adequate reserves, banking facilities and by continuously monitoring forecast and actual cash flows, and by assessing the maturity profiles of financial assets and liabilities. The Company has access to undrawn borrowing facilities at the end of each reporting period. The minutes of ALCO meetings are placed the Board of Directors in its next meeting for its perusal/approval/ratification.