

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

**Background:** Pursuant to RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4th November, 2019 - Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies, NBFCs with asset size of ₹100 crore and above 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, 2023 is as under:

**1 Funding Concentration based on significant counterparty**

| Sr. No. | Number of Significant Counterparties | Amount (Rs. Lakhs) | % of Total Deposits | % of Total liabilities |
|---------|--------------------------------------|--------------------|---------------------|------------------------|
| 1       | 26                                   | 3,49,755           | NA                  | 70.74%                 |

**2 Top 20 large deposits: NA**

**3 Top 10 Borrowings**

| Sr. No. | Amount (Rs. Lakhs) | % of Total borrowings |
|---------|--------------------|-----------------------|
| 1       | 49,811             | 10.71%                |
| 2       | 36,292             | 7.81%                 |
| 3       | 32,071             | 6.90%                 |
| 4       | 28,900             | 6.22%                 |
| 5       | 25,391             | 5.46%                 |
| 6       | 13,663             | 2.94%                 |
| 7       | 12,125             | 2.61%                 |
| 8       | 11,729             | 2.52%                 |
| 9       | 11,563             | 2.49%                 |
| 10      | 11,429             | 2.46%                 |

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**Registered & Corporate Office:**

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

**CIN:** U67190MH1995PLC360817 | **Email:** care@incred.com | **Contact:** 1800-102-2192 | **Website:** www.incred.com

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

| Sr. No. | Name of Instrument             | Amount (Rs. Lakhs) | % of Total liabilities |
|---------|--------------------------------|--------------------|------------------------|
| 1       | Term Loan                      | 3,07,595.81        | 62.21%                 |
| 2       | Market Linked Debentures       | 35,243.06          | 7.13%                  |
| 3       | Non Convertible Debentures     | 45,769.10          | 9.26%                  |
| 4       | Cash Credit / WCDL             | 33,980.93          | 6.87%                  |
| 5       | Commercial paper               | 21,639.47          | 4.38%                  |
| 6       | External Commercial Borrowings | 5,836.52           | 1.18%                  |
| 7       | PTC                            | 4,914.20           | 0.99%                  |
| 8       | Inter Corporate borrowings     | 10,000.00          | 2.02%                  |

#### 5 Stock Ratios

| Sr. No. | Name of Instrument   | % of Total public funds | % of Total Liabilities | % of Total Assets |
|---------|--|-------------------------|------------------------|-------------------|
| a       | Commercial paper   | 4.65%                   | 4.38%                  | 2.86%             |
| b       | Non-convertible debentures (Original maturity of less than 1 year) | 0.00%                   | 0.00%                  | 0.00%             |
| c       | Other short term liabilities                                       | 55.03%                  | 51.75%                 | 33.81%            |

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

The company is governed by the Liquidity Risk Management framework as defined in the Asset Liability Management (ALM) policy of the company. The Asset Liability Committee (ALCO) is responsible for implementing the liquidity risk management strategy of the company and ensures compliance of the same with the overall risk management strategies of the company.

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