

Credila Financial Services Limited
(Formerly known as HDFC Credila Financial Services Limited)

Public Disclosure on Liquidity Risk as on December 31, 2025,

Pursuant to Annex I - Public disclosure on liquidity risk of
Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025
dated November 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
22 (Twenty Two)	33,571	NA	72%

ii. Top 20 large deposits

Not applicable. The Company being a Non-Deposit taking Non-Banking Financial Institution (NBFI-ND) (classified as a NBFC-Middle Layer (NBFC-ML)) registered with Reserve Bank of India does not accept public deposits.

iii. Top 10 borrowings

Amount (Rs. in Crores)	% of Total Borrowings
15,304	33%

iv. Funding Concentration based on significant instrument/product*

Name of the instrument/product	Amount (Rs. in Crores)	% of Total Liabilities
Term Loans	23,742	51%
External Commercial Borrowings	14,205	30%
Secured Non-Convertible Debentures	4,927	11%
Subordinated Tier II Non-Convertible debentures	981	2%
Perpetual debt instruments to the extent that do not qualify as equity	422	1%
Commercial Paper	1,382	3%
Working Capital Limits	50	0%
Total Borrowings	45,709	98%
Total Liabilities	46,732	

CREDILA FINANCIAL SERVICES LIMITED

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Corporate Identity Number: U67190MH2006PLC159411

Regd. Office: 2nd Floor, AllCargo House, Kalina, CST Road, Santacruz (East), Mumbai - 400 098, India



Phone No.: 022-6827 6501



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v. Stock Ratios:

Particulars	as a % of total public funds*	as a % of total liabilities	as a % of total assets
Commercial papers	3%	3%	2%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities	18%	18%	15%

vi. Institutional set-up for liquidity risk management

The Liquidity Risk Management of the Company is governed by the Liquidity Risk Management Framework (LRMF), Asset Liability Management (ALM) & Financial Risk Management (FRM) Policy approved by the Board of Directors. The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating the overall risks faced by the Company including liquidity risk. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the liquidity risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

vii. Liquidity Coverage Ratio for the Quarter ended December 31, 2025.

Particulars	For the Quarter ended June 30, 2025	For the Quarter ended September 30, 2025	For the Quarter ended December 31, 2025
Liquidity Coverage Ratio	347%	303%	291%

*** Notes:**

1. Significant counterparty, Significant instrument/product and Public funds are as defined in Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 dated November 28, 2025 as amended from time to time.
2. Funding concentration based on significant counterparty has been computed using Latest Beneficiary Position instead of original subscribers.
3. Total Liabilities has been computed as sum of all financial and non-financial liabilities (as per Balance Sheet) and it does not include Equities and Reserves/ Surplus.
4. The amount stated in this disclosure is based on the financial statements for the period ended December 31, 2025.

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