

**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%                     |
| <b>Total Borrowings</b>  | <b>45,709</b>          | <b>98%</b>             |
| <b>Total Liabilities</b>   | <b>46,732</b>          |                        |

**CREDILA FINANCIAL SERVICES LIMITED**

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Corporate Identity Number: U67190MH2006PLC159411

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



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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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