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

Public Disclosure on Liquidity Risk as on June 30, 2026,
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
23 (Twenty Three)	36,160	NA	71%

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
15,936	32%

iv. Funding Concentration based on significant instrument/product*

Name of the instrument/product	Amount (Rs. in Crores)	% of Total Liabilities
Term Loans	26,094	51%
External Commercial Borrowings	14,989	32%
Secured Non-Convertible Debentures	5,282	9%
Subordinated Tier II Non-Convertible debentures	990	2%
Perpetual debt instruments to the extent that do not qualify as equity	422	1%
Commercial Paper	1,527	2%
Working Capital Limits & FDOD	155	0%
Total Borrowings	**49,459**	**97%**
Total Liabilities	**51,180**	

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	24%	23%	19%

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.

*** 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 unaudited financial statements for the period ended June 30, 2026.*

vii. Liquidity Coverage Ratio for the Quarter ended June 30, 2026 pursuant to Reserve Bank of India (Non Banking Financial Companies – Asset Liability Management) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025.

(Rs. in Crore)		Total Unweighted Value (average)*	Weight	Total Weighted Value (average)#
High Quality Liquid Assets				
1	Total High Quality Liquid Assets (HQLA) (Components of HQLA need to be disclosed)			
	Balance in Current Accounts	29.19	100%	29.19
	Investment in Government Securities	1,888.72	100%	1,888.72
	TOTAL HQLA	**1,917.91**	**100%**	**1,917.91**
Cash Outflows				
2	Deposits (for deposit taking companies)	N.A.	115%	N.A.
3	Unsecured wholesale funding	112.32	115%	129.17
4	Secured wholesale funding	774.49	115%	890.66
5	Additional requirements, of which			-
(i)	Outflows related to derivative exposures and other collateral requirements	42.47	115%	48.84
(ii)	Outflows related to loss of funding on debt products	-	115%	-
(iii)	Credit and liquidity facilities	-	115%	-
6	Other contractual funding obligations	1,200.72	115%	1,380.83
7	Other contingent funding obligations	88.29	115%	101.53
8	**TOTAL CASH OUTFLOWS**	**2,218.29**		**2,551.03**
Cash Inflows				
9	Secured lending	-	75%	-
10	Inflows from fully performing exposures	213.63	75%	160.22
11	Other cash inflows	2,381.54	75%	1,786.16
12	**TOTAL CASH INFLOWS**	**2,595.17**		**1,946.38**
				Total Adjusted Value
13	**TOTAL HQLA**			**1,917.91**
14	**TOTAL NET CASH OUTFLOWS [Stressed Outflows - (Minimum of Stressed Inflows OR 75% of Stressed Outflows)]**			**637.76**
15	**LIQUIDITY COVERAGE RATIO (%)**			**301%**

*Unweighted values calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

#Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflows.

Qualitative Disclosure on LCR :-

As per RBI Master Direction, applicable NBFCs are required to maintain a liquidity buffer in terms of LCR which will promote their resilience to potential liquidity disruptions by ensuring that they have sufficient High Quality Liquid Asset (HQLA) to survive any acute liquidity stress scenario lasting for 30 days.

With effect from December 01, 2024, all non-deposit taking NBFCs with asset size of ` 10,000 crore and above, are required to maintain minimum LCR of 100%.

The LCR for the quarter ended June 30, 2026 is at 301% based on daily average The company was compliant with maintenance of stipulated LCR

LCR has been defined as : Stock of High Quality Liquid Assets (HQLAs) divided by Total net cash outflow over the next 30 calendar days.

Composition of HQLA :

Liquid assets comprise of high quality assets that can be readily encashed or used as collateral to obtain cash in a range of stress scenarios. There are three categories of assets included in the stock of HQLAs, viz. assets with 0%, 15% and 50% haircuts. The HQLA maintained by the Company comprises Government securities (including GSec, State Development Loans & Treasury bills) and bank balance maintained in current account. The average HQLAs for the quarter ended June 30, 2026 was Rs. 1,917.91 crores, of which, investment in Government securities constituted Rs. 1,888.72 crores and balance with banks of Rs. 29.19 crores.

Main drivers to the LCR :

All significant outflows and inflows determined in accordance with RBI guidelines are included in the prescribed LCR computation. Total expected cash outflows (stressed outflows) are calculated by multiplying the outstanding balances of various categories or types of liabilities and off-balance sheet commitments by 115% (15% being the rate at which they are expected to run off further or be drawn down). Total expected cash inflows(stressed inflows) are calculated by multiplying the outstanding balances of various categories of contractual receivables by 75% (25% being the rate at which they are expected to under-flow). However, total cash inflows are subjected to an aggregate cap of 75% of total expected cash outflows.

The total net cash outflow is the total expected stressed cash outflows minus total expected stressed cash inflows for the subsequent 30 calendar days. The net stressed cash outflow for the quarter ended June 30, 2026 was at Rs. 637.76 crores.