

Laxmi India Finance Limited
(Formerly Known as Laxmi India Finance Private Limited)

1 Disclosure on Liquidity Risk:

1. Funding Concentration based on significant counterparty (both deposits and borrowings)

Particulars	Number of Significant Counterparties	Amount (₹ In Lakhs)	% of Total deposits	% of Total Liabilities
As at Sep 30, 2025	45	1,11,633.47	0%	98.61%
As at Mar 31, 2025	47	1,13,706.31	0%	98.48%

2. Top 20 large deposits (amount in ₹ lakhs and % of total deposits) s

Nil

3. Top 10 borrowings (amount in ₹ lakhs and % of total borrowings)

Particulars	Amount (₹ in Lakh)	%
As at Sep 30, 2025	61,451.24	55.05%
As at Mar 31, 2025	61,334.31	53.94%

4. Funding Concentration based on significant instrument/product :

Name of the instrument/ product	Period ended Sep 30, 2025		Period ended Mar 31, 2025	
	Amount (₹ lakh)	% of Total Liabilities	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	1,08,606.43	95.94%	1,09,516.83	94.85%
b) Non-Convertible Debenture	1,738.63	1.54%	2,738.55	2.37%
c) Cash Credit/OD	0.15	0.00%	-	0.00%
d) Unsecured Loans	493.03	0.44%	656.06	0.57%
e) Subordinated Liability	795.23	0.70%	794.87	0.69%
Total	1,11,633.47	98.61%	1,13,706.31	98.48%

5. Stock Ratios:

Particulars	Period ended Sep 30, 2025			Period ended Mar 31, 2025		
	% of total public funds	% of total liabilities	% of total assets	% of total public funds	% of total liabilities	% of total assets
a) Commercial papers	NA	Nil	Nil	NA	Nil	Nil
b) Non-convertible debentures (original maturity of less than one year)	NA	Nil	Nil	NA	Nil	Nil
c) Other short-term liabilities, if any	NA	1.01%	0.73%	NA	1.22%	0.99%