

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 Dec 31, 2025 | 46 | 1,19,502.41 | 0% | 98.84% |
| 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): Nil

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

| Particulars | Amount (₹ in Lakh) | % |
|--------------------|--------------------|--------|
| As at Dec 31, 2025 | 61,251.68 | 51.26% |
| As at Mar 31, 2025 | 61,334.31 | 53.94% |

4. Funding Concentration based on significant instrument/product :

| Name of the instrument/ | Period ended Dec 31, 2025 | | Period ended Mar 31, 2025 | |
|------------------------------|---------------------------|------------------------|---------------------------|------------------------|
| | Amount (₹ lakh) | % of Total Liabilities | Amount (₹ lakh) | % of Total Liabilities |
| a) Term Loan | 1,16,882.77 | 96.68% | 1,09,516.83 | 94.85% |
| b) Non-Convertible Debenture | 1,492.06 | 1.23% | 2,738.55 | 2.37% |
| c) Cash Credit/OD | 1.41 | 0.00% | - | 0.00% |
| d) Unsecured Loans | 407.37 | 0.34% | 656.06 | 0.57% |
| e) Subordinated Liability | 795.90 | 0.66% | 794.87 | 0.69% |
| Total | 1,19,579.52 | 98.91% | 1,13,706.31 | 98.48% |

5. Stock Ratios:

| Particulars | Period ended Dec 31, 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 | NA | Nil | Nil | NA | Nil | Nil |
| c) Other short-term liabilities, | NA | 0.88% | 0.64% | NA | 1.22% | 0.99% |

6. Laxmi India Finance Limited (LIFL) has an Assets Liability Management Committee (ALCO), a Board level sub-Committee to oversee liquidity risk management. ALCO consists of Managing Director, Executive Director and Independent Director and Chief Financial Officer attends the meeting as an Invitee. The ALCO Meetings are held once in every Quarter. LIFPL has a Risk Management Committee (RMC) a sub-committee of the Board, which oversee overall risks to which the company s exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.