Namra Finance Limited

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Public Disclosure on Liquidity Risk for the Quarter ended September 30, 2026 pursuant to Reserve Bank of India (Non-Banking Financial Companies - Asset Liability Management) Directions, 2025, dated November 28, 2025 on Liquidity Risk Management Framework for Non-Banking Financial Companies:

(Rs in Lakhs)

(i) Funding concentration based on significant counterparty (both deposits and borrowings)

Number of significant counterparties	Amount*	% of Total Deposits	% of Total liabilities[3]
17	1,06,220.97	0	68.10%

*Includes securitization liabilities exposure

(ii) Top 20 large deposits

Particulars	Amount
Total amount of top 20 large deposits	-
Percentage of amount of top 20 large deposits to total deposits	-

Not Applicable. Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

(iii) Top 10 borrowings

Particulars	Amount	% of top 10 borrowings to total borrowings
Total amount of top 10 borrowings*	87,476.06	56.08%

*Includes securitization liabilities exposure

(iv) Funding concentration based on significant instrument/product[2]

Sr. No.	Name of the instrument/product	Amount	% of Total Liabilities[3]
1	Redeemable NCD (Secured)	46,500.00	29.81%
2	Term loan from banks	59,678.30	38.26%
3	Term loan from FI/Corporates	30,424.14	19.51%
4	Short term Funding (CC, FDOD etc.)	10,636.88	6.82%



(v) Stock ratios:

Sr. No.	Particulars	As % of total public Funds[4]	As % of total liabilities[3]	As % of total assets
(a)	Commercial papers	0.00%	0.00%	0.00%
(b)	Non-convertible debentures (Original Maturity of less than one year)	0.00%	0.00%	0.00%
(c)	Other short-term liabilities[5]	42.63%	40.24%	27.61%

(vi) Institutional set-up for liquidity risk management

The Board of Directors has the overall responsibility for establishing the risk management framework for the Company. The Board in turn has established an ALM Committee (ALCO) for evaluating, monitoring and reviewing liquidity and interest rate risks arising in the Company on both sides of the Balance sheet. The Board based on recommendations from the ALCO has prescribed policies and the risk limits for the management of liquidity risk. ALCO Committee is responsible for managing the risks arising out of Asset Liability mismatches consistent with the regulatory requirements and internal risk tolerances established by the Board.

Notes:

1. Significant counterparty is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities as defined in RBI Circular RBI/2019-20/88 DO R.NBFC (PD) CC .No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
2. Significant instrument/product is defined as a single instrument/product of group of similar instruments/ products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities, as defined in RBI Circular RBI/2019-20/88 DO R.NBFC (PD) CC .No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
3. Total Liabilities has been computed as sum of all liabilities (Total of Balance Sheet less Total Equity).
4. Public funds include funds raised either directly or indirectly through public deposits, inter-corporate deposits (except from associate), deposits from corporates (except from associate), bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue, as defined in Master Direction - Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.
5. Other short-term liabilities include all short-term borrowings other than commercial papers and non-convertible debentures with original maturity less than one year.
6. The amount stated in this disclosure is based on the limited reviewed financial statements for the Quarter ended September 30, 2026.

For, Namra Finance Limited

Authorised Signatory