

IREP Credit Capital Private Limited



Public disclosures as per RBI circular on Liquidity Risk Management Framework for NBFCs issued on November 04, 2019

As at 30th September, 2025 (unaudited)

(All amounts in INR crores unless specified otherwise)

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

Sr. No.	Number of Significant Counterparties #	Amount	% of Total deposits	% of Total Liabilities *
1	2	86.85	N/A	32%

Significant counterparty defined in RBI Circular on Liquidity Risk Management Framework for Non-Banking Companies and Core Investment companies.

* Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus.

(ii) **Top 20 large deposits**

N/A

The Company is a Base Layer non-deposit taking non-banking finance company (NBFC) and hence this is N/A

(iii) **Top 10 borrowings**

Amount	% of Total Borrowings
142.77	58%

(iv) **Funding Concentration based on significant instrument/product**

Sr. No.	Name of Instrument / Product	Amount	% of Total Liabilities *
1	Term Loans	186.78	68%
2	Non-convertible debentures	60.86	22%
	Total	247.65	

* Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus.

(v) **Stock ratios :**

Sr. No.	Name of Instrument / Product	Amount
1	Commercial paper as a % of total public funds	N/A
2	Commercial paper as a % of total liabilities	N/A
3	Commercial paper as a % of total assets	N/A
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	N/A
5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	N/A
6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	N/A
7	Other short term liabilities ** as a % of total public funds	N/A
8	Other short term liabilities as a % of total liabilities	48%
9	Other short term liabilities as a % of total assets	37%

** Other short term liabilities represent current (i.e. due within one year) portion of borrowings and interest accrued thereon

(vi) **Institutional set-up for liquidity risk management :**

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors has constituted the Asset Liability Committee (ALCO) which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite approved by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a quarter.