

Viksit Capital Private Limited (Formerly known as IREP Credit Capital Private Limited)

Disclosure on Liquidity Risk Management Framework:

The RBI through its notification dated 4 November 2019 provided guidelines on liquidity risk management framework for certain categories of Non-Banking Financial Companies. The said guidelines, NBFC's are required to publicly disclose the below information in the notes to accounts of the annual financial statements. Accordingly, the disclosure on liquidity risk as at March 31, 2026 is as under:

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

As at March 31, 2026

Sr. no.	No. of significant counterparties	Amount in Rs. Thousands	% of Total Deposits	% of Total Liabilities
1	1	8,00,780	Not applicable	35.57%

As at March 31, 2025

Sr. no.	No. of significant counterparties	Amount in Rs. Thousands	% of Total Deposits	% of Total Liabilities
1	3	11,65,125	Not applicable	44.61%

Notes: A "Significant counterparty" is defined in RBI Circular RBI/2019-20/88 DOR.NBFC(PD) CC.No.102/03.10.001 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Companies and Core Investment Companies.

Total Liabilities have been computed as Total Assets less Equity share capital less Reserve and Surplus.

ii) Top 20 large deposits (amount in rupees and % of total deposits) – Not Applicable

iii) Top 10 borrowings:

As at March 31, 2026

Sr. no.	Amount in Rs. Thousands	% of Total Borrowings
1	14,43,075	85.33%

As at March 31, 2025

Sr. no.	Amount in Rs. Thousands	% of Total Borrowings
1	12,46,522	54.19%

iv) Funding Concentration based on significant instruments/products:

As at March 31, 2026

Particulars	As at March 31, 2026	Percentage of total liabilities
Term loans	11,86,891	52.53%
Non-convertible debentures	5,04,286	22.27%
	16,91,177	73.49%

As at March 31, 2025

Particulars	As at March 31, 2025	Percentage of total liabilities
Term loans	20,30,143	77.72%
Non-convertible debentures	2,70,000	10.34%
	23,00,143	88.06%

Note: A "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 and 10% for other non-deposit taking NBFCs.

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v) Stock Ratios:

Sr. no.	Stock Ratio	As at March 31, 2026 %	As at March 31, 2025 %
1	Commercial paper as a % of total public funds	Not applicable	Not applicable
2	Commercial paper as a % of total liabilities	Not applicable	Not applicable
3	Commercial paper as a % of total assets	Not applicable	Not applicable
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	Not applicable	Not applicable
5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	Not applicable	Not applicable
6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	Not applicable	Not applicable
7	Other short term liabilities as a % of total public funds	Not applicable	Not applicable
8	Other short term liabilities as a % of total liabilities	48.53%	42.93%
9	Other short term liabilities as a % of total assets	17.38%	30.58%

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

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

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 ALCO meetings are held once in a quarter.