

**IFFCO Kisan Finance Limited**  
**Disclosure on Liquidity Risk Management**

(i) Funding Concentration based on significant counterparty

Srl	No. of Significant Counterparties	Amount (Rs.Cr)	% of Total Deposits	% of Total Liabilities
1	12	1107.01	N.A	96.55

Notes:

- A “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 and 10% for other non-deposit taking NBFCs
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus
- Significant Counterparties are ICICI Bank, Bank of Baroda, West Bengal State co-operative Bank, IFFCO, HDFC Bank, Kookmin Bank, Kotak Mahindra Bank, Axis Bank, Punjab National Bank, Canara bank and IDBI Bank

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

(iii) Top 10 borrowings

Amount (Rs. Cr)	% of Total Borrowings
1070.57	96.71

(iv) Funding Concentration based on significant instrument / product

Srl	Name of the product	Amount (Rs. Cr)	% of Total Liabilities
1	Term Loans	1107.01	96.55%
	<b>Total</b>	1107.01	96.55%

Note:

- A “Significant instrument/product” is defined as a single instrument/product or 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.
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus.

(v) Stock Ratios:

Srl	Stock Ratio	%
1	Commercial papers as a % of total liabilities	0%

2	Commercial papers as a % of total assets	0%
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0%
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	0%
5	Other short-term liabilities as a % of total liabilities	41.35%
6	Other short-term liabilities as a % of total assets	29.35%

Note:

- Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial paper less Non-convertible debentures (Original maturity of less than one year)
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus

(vi) Institutional set-up for Liquidity Risk Management

The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

**Note: All the numbers are based on Audited financial results for FY 2024.**