

**InCred Financial Services Limited**  
(Formerly known as KKR India Financial Services Limited)

**Background:** RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 4, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at June 30, 2023 is as under:

**1 Funding Concentration based on significant counterparty**

Sr. No.	Number of Significant Counterparties	Amount (Rs. Lakhs)	% of Total Deposits	% of Total liabilities
1	24	2,75,264	NA	69.23%

**2 Top 20 large deposits: NA**

**3 Top 10 Borrowings**

Sr. No.	Amount (Rs. Lakhs)	% of Total borrowings
1	54,234	14.59%
2	27,883	7.50%
3	20,501	5.51%
4	19,265	5.18%
5	13,622	3.66%
6	12,496	3.36%
7	11,411	3.07%
8	10,566	2.84%
9	10,017	2.69%
10	9,549	2.57%

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**Registered & Corporate Office:**

Unit No. 1203, 12<sup>th</sup> floor, B wing, The Capital, Plot No C-70, G Block, Bandra Kurla Complex, Mumbai, Maharashtra, India, 400051  
CIN: U67190MH1995PLC360817 | Email: care@incred.com | Contact: 1800-102-2192 | Website- www.incred.com

#### 4 Funding Concentration based on significant instrument/product

Sr. No.	Name of Instrument	Amount (Rs. Lakhs)	% of Total liabilities
1	Term Loan	2,34,302.14	58.93%
2	Market Linked Debentures	41,331.67	10.39%
3	Non Convertible Debentures	41,631.66	10.47%
4	Cash Credit / WCDL	30,373.26	9.15%
5	Commercial paper	12,194.25	1.49%
6	External Commercial Borrowings	5,907.46	3.07%
7	PTC	5,990.54	1.51%
8	Inter Corporate borrowings	-	0.00%

#### 5 Stock Ratios

Sr. No.	Name of Instrument	% of Total public funds	% of Total Liabilities	% of Total Assets
a	Commercial paper	3.28%	3.07%	1.87%
b	Non-convertible debentures (Original maturity of less than 1 year)	0.00%	0.00%	0.00%
c	Other short term liabilities	54.42%	50.88%	31.01%

#### 6. Institutional set-up for liquidity risk management

The company is governed by the Liquidity Risk Management framework as defined in the Asset Liability Management (ALM) policy of the company. The Asset Liability Committee (ALCO) is responsible for implementing the liquidity risk management strategy of the company and ensures compliance of the same with the overall risk management strategies of the company.

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