Ecofy Finance Private Limited

Public disclosure on liquidity risk

The **Reserve Bank of India ("RBI")** has issued Directions on Asset Liability Management for Non-Banking Financial Companies on November 28, 2025 vide Circular No: RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26. As per the said Directions, NBFCs are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at 30th September, 2026 is as under:

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

Sr. No	Number of significant counterparties	Amount (INR cr) [1]	% of Total deposits	% of Total liabilities
1	25	1,222.20	NA	97.25%

2) Top 20 large deposits (amount in INR cr and % of total deposits) – Not applicable

3) Top 10 borrowings (amount in INR cr and % of total borrowings)

Number of lenders	Total Amount (INR cr) [1]	% of Total Borrowing
10	808.86	64.36%

4) Funding concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (INR cr) [1]	% of Total liabilities
1	Rupee Term Loan	592.91	47.18%
2	Working Capital Demand loan	40.00	3.18%
3	Non-Convertible Debentures (Unlisted)	359.22	28.58%
4	External Commercial Borrowings	252.37	20.08%
5	Pass Through Certificate (PTC)	12.29	0.98%
	Total	**1,256.79**	**100.00%**

5) Stock Ratios

a) Commercial Papers as a % total public funds, total liabilities and total assets - **NA**

b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets - **NA**

c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

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Sr No	Stock Ratios	%
1	Other short-term liabilities as a % of total public funds	45.27%
2	Other short-term liabilities as a % of total liabilities	43.44%
3	Other short-term liabilities as a % of total assets	28.18%

*Other short term liabilities includes borrowings which are repayable within 1 year.

6) Institutional set-up liquidity risk management:

The Company has formulated an Asset Liability Management Policy. The Asset Liability Management Committee (ALCO) is responsible for the liquidity management requirements and the funding requirements (short term as well as long term) of the Company. The Company shall place the minutes of the ALCO to the Board of Directors for its perusal.

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