

Ecofy Finance Private Limited

Public disclosure on liquidity risk (Provisional)

Pursuant to Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies vide notification RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 and Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 vide notification RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24 dated October 19, 2023 of Reserve Bank of India (RBI), NBFCs are required to publicly disclose the information below related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at 31st March, 2025 is as under:

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

Sr. No	Number of significant counterparties	Amount (INR cr)	% of Total deposits	% of Total liabilities
1	13	INR 637.36	Not applicable	95.50%

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)	% of Total Borrowing
10	INR 600.27	94.18%

4) Funding concentration based on significant instrument/product

Sr. No	Name of the instrument/product	Amount (INR cr)	% of Total liabilities
1	Rupee Term Loan	INR 437.55 cr	65.56%
2	Working Capital Demand loan	INR 30.00 cr	4.50%
3	Non-Convertible Debentures (Unlisted)	INR 60.60	9.08%
4	External Commercial Borrowings	INR 109.21	16.36%

5) Stock Ratios

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

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

Sr No	Stock Ratios	%
1	Other short-term liabilities as a % of total public funds	38.48%
2	Other short-term liabilities as a % of total liabilities	36.75%
3	Other short-term liabilities as a % of total assets	23.35%

*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.