Hinduja Leyland Finance - Public disclosure on liquidity risk (as on 30th June 2025)

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

Number of Significant Counterparties	Outstanding in Rs. Lakhs	% of Total Borrowings	% of Total Liabilities
20	32,97,609	85.23%	81.26%

* Liabilities includes financial and non-financial liabilities and does not include shareholders' equity

(ii) Top 20 large deposits (amount in Rs lakhs and % of total deposits)

This is not applicable as we are a non-deposit taking NBFC

(iii) Top 10 borrowings (amount in Rs lakhs and % of total borrowings)

	Outstanding in Rs. Lakhs	% of Total Borrowings
Top 10 Borrowings	26,11,732	67.51%

(iv) Funding concentration based on significant instrument/product

SL No.	Name of Instrument/ Product	Outstanding in Rs. Lakhs	% of Total Liabilities
1	Term Loans	32,10,232	79.11%
2	External Commercial Borrowings	2,01,767	4.97%
3	Secured NCD	1,55,631	3.84%
4	Unsecured NCD	4,949	0.12%
5	Sub debt	2,49,983	6.16%
6	Perpetual Debt Instrument	26,598	0.66%
7	Commercial Paper	19,758	0.49%
8	Cash Credit / WCDL /OD	17	0.00%
9	Pass Through Certificate	-	0.00%

* Liabilities includes financial and non-financial liabilities and does not include shareholders' equity

(v) Stock Ratios:

a. Commercial Papers as a % of total public funds, total liabilities and total assets

S. No.	Name of Instrument/ Product	% of Total Public Funds#	% of Total Liabilities*	% of Total Asset
1	Commercial Paper	0.51%	0.49%	0.41%

* Liabilities includes financial and non-financial liabilities and does not include shareholders' equity

Public funds include bank finance and all funds received whether directly or indirectly from outside sources such as funds raised by issue of Commercial Papers, debentures etc. as per RBI definition

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

Not applicable

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

S. No.	Name of Instrument/ Product	% of Total Public Funds#	% of Total Liabilities*	% of Total Asset
1	Cash Credit / WCDL / OD	0.00%	0.00%	0.00%

* Liabilities includes financial and non-financial liabilities and does not include shareholders' equity

Public funds include bank finance and all funds received whether directly or indirectly from outside sources such as funds raised by issue of Commercial Papers, debentures etc. as per RBI definition

(vi) Institutional set-up for liquidity risk management

We have an asset liability management committee (ALCO) that is formed in accordance with the Directions issued by the Reserve Bank of India. Our Asset Liability Committee takes into account interest rate forecasts and spreads, the internal cost of funds, operating results, projected funding needs, projected loan disbursements, liquidity position, loan loss reserves to outstanding loans, funding strategies. This committee reviews the fund position, asset liability maturity profile, variance between forecast and actuals of the concluded quarter, analysis of sensitivity of interest rates variation in various buckets, what if scenario analysis, etc. The Company maintains a positive cumulative mismatch in all buckets.

Notes:

1. Significant counterparty: 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's total liabilities.

2. Significant instrument/product: 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's total liabilities.

3. Total liabilities: Total liabilities include all external liabilities (other than equity)