

Lendingkart Finance Limited

Disclosure for the Quarter ended on March 31, 2026 (based on audited numbers)

Public disclosure on liquidity risk

1. Funding Concentration based on significant counterparty

Sr. No	Number of Significant Counterparties	Amount (INR Crores)	% of Total deposits	% of Total Liabilities
1	15	808.96	NA	86.39%

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

3. Top 10 borrowings as a % of Total Borrowings

Amount (₹ crore)	% of Total Borrowings
740.55	88.99%

4. Funding Concentration based on significant instrument / product

Sr. No.	Borrowing	Amount (INR Crores)	% of Total Liabilities
1	Debt Securities	130.60	13.95%
2	Term Loan and WCDL	242.30	25.88%
3	Securitisation liabilities	111.05	11.86%
4	Commercial papers	94.83	10.13%
5	External Commercial Borrowings	94.83	10.13%
6	Inter-company Borrowings	17.10	1.83%
7	Cash Credit /Overdraft	13.55	1.45%
8	Subordinated Liabilities	127.87	13.66%

5. Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	10.13%
2	Commercial papers as a % of total assets	5.63%
3	Commercial Papers as a % of total public funds	11.40%
4	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	N.A
5	Non-convertible debentures (original maturity of less than one year) as a % of total assets	N.A
6	Non Convertible Debentures (original maturity of less than one year) as a % of total public funds	N.A
7	Other short-term liabilities as a % of total liabilities	52.16%
8	Other short-term liabilities as a % of total assets	29.01%
9	Other short term liabilities, if any, as a % of total public funds	58.70%

6. Institutional set-up for Liquidity Risk Management

- The company's Board of Directors has overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with approved risk tolerance limits.
- The Company also has a Risk Oversight Committee reporting to the Board and responsible for evaluating overall risks faced by the Company including liquidity risk.
- Asset Liability Committee of the Company consisting of the Company's senior management, is responsible for ensuring adherence to the risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.