Public Disclosure on Liquidity Risk

CapitalXB Finance Private Limited

Annex – I | Position as at 31st March 2026 | Based on Audited financial statements

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

Sr. No.	Number of significant counterparties	Amount (₹ crore)	% of total deposits	% of total liabilities
1	2	50.00	NA	92.36%

(ii) Top 20 large deposits

Not applicable. The company does not accept public deposits.

(iii) Top 10 borrowings

All borrowings fall within the top 10.

Amount (₹ crore)	% of total borrowings
50.00	100%

(iv) Funding concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of total liabilities
1	Term loans from corporate lenders	50.00	92.36%

(v) Stock ratios

Particulars	% of total public funds	% of total liabilities	% of total assets
(a) Commercial papers	Nil	Nil	Nil
(b) Non-convertible debentures (original maturity of less than one year)	Nil	Nil	Nil
(c) Other short-term liabilities	8.12%	7.50%	3.83%

(vi) Institutional set-up for liquidity risk management

The Board of Directors have the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/ limits decided by it. The Board of Directors has formulated Risk Management Committee and Asset – Liability Management Committee ("ALCO"). ALCO ensures adherence to the risk tolerance/ limits set by the Board as well as implementing the liquidity risk management strategy of the company.