

## Public Disclosure on Liquidity Risk

### CapitalXB Finance Private Limited

Annex – I | Position as at 30-Sep-2026 | Based on unaudited 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       | 18                                   | 105.00           | NA                  | 94.17%                 |

#### (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 |
|------------------|-----------------------|
| 95.00            | 90.48%                |

#### (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            | 44.84%                 |
| 2       | Non-convertible Debentures        | 55.00            | 49.32%                 |

#### (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                                         | 6.09%                   | 5.73%                  | 3.97%             |

#### (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.