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Nissan Renault Financial Services India Private Limited

Liquidity Risk Management Disclosure as on 30th Sept 2026

Disclosures required under Liquidity Risk Management Framework for Non Banking Financial Companies and Core Invesemnet Companies vide Circular - RBI/2019-20/88 DOR NBFC (PD) CC No 102/03.10.001/2019-20

a Funding concentration based on significant counterparty

Sr.No	Number of Significant Counterparties *	Amount (INR Crores)	% of Total Deposits	% of Total Liabilities
1	4	1,595.50	NA	92.52%

***** The company consider an exposure from single counterparty or group of connected or affiliated counterparties of 10% and above to be significant counterparties

b Top 20 Large Deposits - The Company is a non deposit taking NBFC and hence not applicable.

c Top 10 borrowings amounts to INR 1595 crores and 100 % of total borrowings

d Funding concentration based on significant instrument/product

Sr.No	Name of the Instrument/Product*	Amount (INR Crores)	% of Total Liabilities
1	Inter Corporate Deposits	1,128.16	65.42%
2	Bank Borrowings	225.00	13.05%
3	External Commercial Borrowings	242.34	14.05%

***** The Company conisders an exposure from an instrument of 10% and above to be significant.

e Stock Ratios

Sr.No	Particulars	Total Liabilities	Total Assets
1	Commercial paper as % of	-	-
2	Non Convertible Debentures (Original maturity of less than one year) as a % of	NA	NA
3	Other Short term liabilities(excluding 1 & 2 above and including current maturities of long term debt and other liabilities), if any as a % of	44.94%	26.17%
4	Other Short term liabilities(other than debt liabilities), if any as a % of	6.01%	0.00%

For computation of all the above disclosures the following has been considered

I) Total Liabilities means total assets less equity capital and other equity

II) Total Asset means total asset side of balance sheet.

III) Borrowings have been considered at their carrying value.

f Institutional set up for liquidity risk management

The Board of Directors has the overall responsibility of managing risk related to Asset Liability mismatches, including liquidity risk and market risk. The Board has constituted Asset Liability Management Committee ('ALCO') to identify & monitor the liquidity, market and foreign exchange risks from time to time.

The Company's ALCO monitors asset liability mismatches to ensure that there are no imbalances or excessive concentration on either side of the Balance Sheet, in accordance with the liquidity thresholds/limits decided by the Board. The ALCO is comprised of MD and other senior management to enable effective ALM risk management strategy of the Company.

The Company has a Board approved Asset Liability Management Policy, defining the liquidity risk management framework in line with RBI's guidelines on liquidity framework for NBFC's which ensures that the Company maintains sufficient liquidity in line with the risk appetite framework.

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