

Company Name: Navi Finserv Limited (Formerly known as Navi Finserv Private Limited)
 Period Ended: 30.06.2025

Appendix I

Public disclosure on liquidity risk as on 30 June 2025

1 Funding concentration based on significant counterparty (borrowings)

As on 30 June 2025		
Number of Significant Counterparties	Amount (in Million)	% of Total borrowings
23	41,033.28	52.20%

Note

1. 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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
2. Total liabilities has been computed as total assets less equity share capital less reserve & surplus and computed basis extant regulatory ALM guidelines.
3. Accrued interest on borrowings not considered.

2 Top 10 borrowings

As on 30 June 2025

Amount (in Million)	% of Total borrowings
27,338.08	34.78%

Note:

1. Accrued interest on borrowings not considered.
2. Total borrowing has been computed as gross total debt basis extant regulatory ALM guidelines.

3 Funding Concentration based on significant instrument/product

Name of the instrument/product	As on 30 June 2025	
	Amount (in Million)	% of Total borrowings
Non-Convertible Debentures	27,085.11	34.46%
Term Loan	28,303.31	36.01%
Commercial Papers	3,499.08	4.45%
Liability against securitised assets	19,134.82	24.34%

Note:

1. 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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
 Total liabilities has been computed as Total assets less equity share capital less reserve & surplus and computed basis extant regulatory ALM guidelines.
2. Accrued interest on borrowings not considered.

4 Stock ratios:

a) Commercial papers as a % of total public funds, total liabilities and total assets –

As on 30 June 2025		
Total Public funds	Total Liabilities	Total Assets
4.46%	4.13%	2.99%

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

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

As at 30 June 2025		
Total Public funds	Total Liabilities	Total Assets
62.30%	57.77%	41.85%

5 Institutional set-up for liquidity risk management

Board of Directors:

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time.

The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision and management of various aspects including liquidity risks faced by the company. The meetings of RMC are held quarterly.

The Board of Directors also approves the constitution of the Asset Liability Committee (ALCO), consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions of the Company.

ALCO meetings are held once in a quarter or more frequently as warranted from time to time. The minutes of ALCO meetings are placed before the Board of Directors in its next meeting for its perusal/approval/ratification.

Public Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended 30 June 2025 pursuant to RBI Master direction Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.

LCR Disclosure Template (Appendix I)			
Particulars		Total Unweighed Value (Average)	Total Weighed Value (Average)
High Quality Liquid Assets			
1.0	HQLA	1107.0	1070.7
Cash Outflows			
2.0	Deposits(for deposit taking companies)	0.0	0.0
3.0	Unsecured wholesale funding	128.3	147.6
4.0	Secured wholesale funding	435.9	501.2
5.0	Additional requirements, of which	-	-
(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on Debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6.0	Other contractual funding obligations	68.8	79.1
7.0	Other contingent funding obligations	-	-
8.0	TOTAL CASH OUTFLOWS	632.9	727.9
Cash Inflows			
9.0	Secured lending	-	-
10.0	Inflows from fully performing exposures	599.3	449.5
11.0	Other cash inflows	21.4	16.1
12.0	TOTAL CASH INFLOWS	620.7	465.5
			Total Adjusted Value
13.0	TOTAL HQLA		1070.7
14.0	TOTAL NET CASH OUTFLOWS		262.3
15	LIQUIDITY COVERAGE RATIO (%)		408.1

Weighted values calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow

The Company, for the 90 day period from 01-Apr-2025 to 30-Jun-2025 had maintained HQLA (after haircut) of Rs. 1070.7 Crores. HQLA primarily includes cash on hand, bank balances in current account, investment in G-Secs, Repo Investments and Liquid Bonds.

The average of the daily LCR of the Company for the 90 day period from 01-Apr-2025 to 30-Jun-2025 was 397.7%.

Navi Finserv Limited

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