NIIF Infrastructure Finance Limited

Public disclosure on liquidity risk as on 30th September 2026

The disclosure in terms of Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management) Directions, 2025 circular refernce no: RBI/DoR/2025-26/355 DoR.LRG.REC.No.274/13-10-004/2025-26 dated November 28, 2025 on liquidity risk management framework for NBFCs Is provided below-

(i) Funding concentration based on significant counterparty

Sr no	No of significant counterparties	Amount (₹ in Crore)	% of Total Borrowings	% of Total Liabilities
1	73	23,735	76%	74%

(ii) Top 20 large deposits - Nil

(iii) Top 10 borrowings: ₹ 19,374 Crore (represent 62% of total borrowings)

(iv) Funding concentration based on significant instrument/product

Sr no	Name of instrument	Amount (₹ in Crore)	% of Total Liabilities
1	Non Convertible Debentures	30,265	97%
2	Commercial papers	800	3%

(v) Stock ratios:

Sr no	Instrument	As a % of total public funds	As a % of total liabilities	As a % of total assets
(a)	Commercial papers	NA	2%	2%
(b)	Non Convertible Debentures (original maturity <1 year)	NA	Nil	Nil
(c)	Other short term liabilities	NA	29%	25%

(vi) ***Institutional set-up for liquidity risk management :***

The Company has put in place an Asset Liability Management Policy under which the Asset Liability Management Committee (ALCO) has been set up to oversee Asset Liability Management (ALM), including liquidity risk management. The overall ALM framework as well as liquidity risk is managed by-

(i) Board which provides the overall direction for the Policy and framework.

(ii) ALCO - comprises of Chief Executive Officer (CEO), Chief Finance Officer (CFO) Chief Risk Officer (CRO) and Chief Business Officer (CBO) and Director - Resources. It is a decision making body responsible for strategic management of interest rate and liquidity risks.

(iii) Asset Liability Management Support Group - which consist of operating staff from Risk, Finance and Resources group. The ALM support group analyses / monitors the liquidity profile, limits and reports to ALCO.

(iv) Finance Committee - comprises of CEO, CRO, CBO and CFO. The Finance Committee is authorised to borrow monies through various instruments permitted by RBI, subject to the overall borrowing limits approved by the Board and Shareholders.

(vi) Investment Committee - Comprises CEO, CRO, CBO, CFO, CCO and GC is responsible for investment of surplus funds of the Company as per the Board approved Investment policy.

(vii) Resources Group - which is ALM support group and is responsible for the following:

- Fund raising for the company.
- Ensuring compliance with respect to funds raised.
- Provide market-related inputs post discussion with relevant stakeholders e.g. interest rate, liquidity and exchange rate scenarios to the ALCO.
- Actively implement the asset and liability management strategy as decided by the ALCO.
- Maintain appropriate liquidity buffers in consultation with relevant stakeholders (the minimum liquidity buffer would always be as specified by regulatory guidelines)
- Prepare all regulatory and internal MIS (management information systems) and be responsible for all data collection, aggregation, and limit monitoring for liquidity risk and interest rate risk, as specified in the Policy and/or as suggested from time to time by the ALCO.