Appendix VI-A

M/s CD Equifinance Private Limited

Public Disclosure on Liquidity Risk as on 30th September 2026 (unaudited) pursuant to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

(i) Funding Concentration based on significant counterparty (both deposits and borrowings): **NIL**

Sl. no.	No. of Significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
1	-	-	N.A	N.A

(ii) Top 20 large deposits (amount in Rs. Crore and percent of total deposits)
NIL/Not Applicable

(iii) Top 10 borrowings (amount in Rs. Crore and percent of total borrowings)

Sl No	Particulars	Rs. in Crore	Percentage
1	Mercedes-Benz Financial Services	1.44	47.21%
2	HDFC Bank Ltd	1.61	52.79%
	Total	3.05	100.00%

(iv) Funding Concentration based on significant instrument/product

Sr. no.	Name of the product	Amount	% of Total Liabilities
1	-	-	N.A

(v) **Ratios:**

Particulars	As at 30th September 2026		
	As a% of Total public funds	As a% of Total Liabilities	As a% of Total Assets
Commercial Papers	-	-	-
Non-convertible debentures (original maturity of less than 1 year)	-	-	-
Other Short term liabilities	-	1.29%	0.18%

• Total Liabilities has been computed as sum of all liabilities (Total Assets less Equity Share Capital less Reserves & Surplus).

(vi) **Institutional set-up for liquidity risk management**
The Company has a robust risk management system in place. To ensure the smooth functioning of the operations, the company maintains adequate liquidity in the form of deployment in Debt MF Funds, Cash and Bank Balances.The Company has the Board Level Risk Management Committee and Asset Liability Management committee (ALCO), which reviews or monitors Asset Liability Management (ALM) mismatch. ALCO conducts periodic reviews relating to the liquidity position and stress test assuming various what if scenarios. The ALCO is responsible for ensuring adherence to the limits set by the Board as well as for deciding the business strategy of the Company in line with the Company's budget and decided risk management objectives.

Note: The Company being a Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits. Also the Company did not have any lending during the period.