## Five-Star Business Finance Ltd

## Liquidity Coverage Ratio as on 30th September 2025

## Appendix-1

| | Particulars | Rs. Lacs | |
|---|---|---|---|
| | | Unweighted Value | Weighted Value |
| | **High Quality Liquid Assets** | | |
| | Cash on hand & Current account balances | 12,962 | 12,962 |
| | Unencumbered government securities | 20,485 | 20,485 |
| **1** | **Total High Quality Liquid Assets** | **33,448** | **33,448** |
| | **Cash outflows** | | |
| 2 | Deposits (for deposit taking companies) | - | - |
| 3 | Unsecured wholesale funding | - | - |
| 4 | Secured wholesale funding | 24,779 | 28,496 |
| 5 | Additional requirements, of which | | |
| | (i) Outflows related to derivative exposures on other collateral requirements | | |
| | (ii) Outflows related to loss on funding on debt products | | |
| | (iii) Credit and liquidity facilities | | |
| 6 | Other contractual funding obligations | 8,506 | 9,781 |
| 7 | Other contingent funding obligations | | |
| 8 | **Total cash outflows** | **33,285** | **38,278** |
| | **Cash Inflows** | | |
| 9 | Secured Lending | 38,251 | 28,689 |
| 10 | Inflows from fully performing exposures | | |
| 11 | Other cash inflows | 1,26,744 | 95,058 |
| 12 | **Total cash inflows** | **1,64,955** | **1,23,746** |
| | | | **Total Adjusted Value** |
| 13 | **Total HQLA** | | 33,448 |
| 14 | **Total Net cash outflows** | | 9,569 |
| 15 | **Liquidity Coverage Ratio (%)** | | **350%** |

FIVE STAR
Business Finance Limited

Public disclosure on Liquidity Risk for the period ended September 30, 2025, as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016, issued by the Reserve Bank of India and updated from time to time.

**i. Funding Concentration based on significant counterparty (borrowings)**

| Number of Significant Counterparties | Amount (Rs. In Crores) | % of Total Deposits | % of Total Liabilities |
|---|---|---|---|
| 25 (Twenty six) * | 7,569.83 | Not applicable | 87.54% |

*Based on holdings as on 30 September 2025

**ii. Top 20 large Deposits**

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

**iii. Top 10 Borrowings**

| Name of the Facility | Amount O/s (₹ Crores) | % of total borrowings |
|---|---|---|
| Securitization I | 640.36 | 7.65% |
| NCD I | 519.93 | 6.21% |
| TL I | 388.33 | 4.64% |
| TL II | 345.04 | 4.12% |
| TL III | 314.95 | 3.76% |
| TL IV | 298.37 | 3.56% |
| Securitization II | 287.43 | 3.43% |
| TL V | 225.68 | 2.69% |
| TL VI | 213.17 | 2.54% |
| TL VII | 194.19 | 2.32% |

**iv. Funding Concentration based on significant Instrument/Product:**

| S. No. | Name of the Instrument/Product | Amount (Rs. In Crs.) | % of Total Liabilities |
|---|---|---|---|
| 1 | NCD | 794.53 | 9.21% |
| 2 | Term Loan | 5,834.45 | 67.62% |
| 3 | Securitisation | 1,693.89 | 19.63% |
| 4 | ECB | 53.13 | 0.62% |

Five-Star Business Finance Limited
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CIN : L65991TN1984PLC010844

**v. Stock Ratios basis the outstanding**

| S. No. | Stock Ratio | Percentage |
|---|---|---|
| 1 | Commercial papers as a % of total public funds, total liabilities and total assets | - |
| 2 | Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets | - |
| 3 | Other short-term liabilities if any as a % of total public funds | 30.75% |
| 4 | Other short-term liabilities if any as a % of total liabilities | 29.85% |
| 5 | Other short-term liabilities if any as a % of total assets | 16.82% |

**vi. Institutional set-up for liquidity risk management**

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy, and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Definitions:

“Significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

“Borrowings” represent gross borrowings as at 30$^{th}$ September 2025 and includes interest accrued but not due after netting off unamortised processing fee.

“Total liabilities” represent liabilities as per balance sheet as at 30$^{th}$ September 2025 excluding net worth of the Company.

"Significant instrument/product" is defined as group of similar instruments/products which in aggregate amount to more than 1% total liabilities.

“Public funds” includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue.