Five-Star Business Finance Ltd

Liquidity Coverage Ratio as on 30th June 2026

Appendix-1

	Particulars	Rs. Lacs Unweighted Value	Rs. Lacs Weighted Value
	High Quality Liquid Assets		
	Cash on hand & Current account balances	12,449	12,449
	Unencumbered government securities	22,856	22,856
1	**Total High Quality Liquid Assets**	**35,304**	**35,304**
	Cash outflows		
2	Deposits (for deposit taking companies)	-	-
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	30,672	35,273
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	10,806	12,426
7	Other contingent funding obligations		
8	**Total cash outflows**	**41,478**	**47,700**
	Cash Inflows		
9	Secured Lending	41,910	31,432
10	Inflows from fully performing exposures		
11	Other cash inflows	1,15,800	86,850
12	**Total cash inflows**	**1,57,710**	**1,18,282**
			Total Adjusted Value
13	**Total HQLA**		35,304
14	**Total Net cash outflows**		11,925
15	**Liquidity Coverage Ratio (%)**		**296%**

Public disclosure on Liquidity Risk for the period ended June 30, 2026, as per the Guidelines on Liquidity Risk Management Framework under Para 15 of the Master Direction - Non-Banking Financial Companies – Asset Liability Management, 2025 dated November 28,2025, issued by the Reserve Bank of India as 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
23 (Twenty-Three) *	7,185.72	Not applicable	87.87%

*Based on holdings as on 30 June 2026

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
TL I	566.49	7.20%
Securitization I	520.85	6.62%
ECB I	475.98	6.05%
TL II	348.95	4.44%
NCD I	338.82	4.31%
TL III	315.49	4.01%
TL IV	250.06	3.18%
TL V	249.61	3.17%
Securitization II	194.98	2.48%
TL VI	188.05	2.39%

iv. Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	553.87	6.77%
2	Term Loan	5,611.75	68.62%
3	Securitisation	1,184.70	14.49%
4	ECB	515.69	6.31%

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	36.20%
4	Other short-term liabilities if any as a % of total liabilities	34.82%
5	Other short-term liabilities if any as a % of total assets	18.13%

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 30th June 2026 and includes interest accrued but not due after netting off unamortised processing fee.

"Total liabilities" represent liabilities as per balance sheet as at 30th June 2026 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.