Nuvama Wealth Finance Limited
Corporate Identity Number: U67120MH1994PLC286057
Registered Office: 801- 804, Wing A, Building No. 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East,
Mumbai – 400 051 • Tel No. +91 22 6620 3030 • nuvamafinance.com
website: https://nuvamafinance.com

Public Disclosure on Liquidity Risk for the quarter and half year ended September 30, 2026

(Currency : Indian rupees in crore)

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

	As at September 30, 2026	As at March 31, 2026
Number of significant counterparties*	13	16
Amount of borrowings from significant counterparties **	2,565.00	2,717.46
% of Total deposits	NA	NA
% of Total liabilities #	33.59%	44.91%

* "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 total liabilities. However in case of listed Non convertible debentures single counterparty has only been consider for the purpose of above ratio as the data for group of connected or affiliated counterparties is not available with RTA.

** Represents principal amount

Total liabilities = Financial Liabilities + Non - Financial Liabilities

ii) Top 20 large deposits

The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

iii) Top 10 borrowings

	As at September 30, 2026	As at March 31, 2026
Amount of Borrowings from top 10 lenders*	2,775.00	2,565.00
% of Total Borrowings **	40.68%	43.97%

* Represents principal amount

** Total borrowings represents debt securities + borrowings (other than debt securities) + Subordinated Liabilities

iv) Funding Concentration based on significant instrument/product

	As at September 30, 2026		As at March 31, 2026	
Name of the product	**Amount**	**% of Total Liabilities #**	**Amount**	**% of Total Liabilities #**
Debt securities				
Redeemable non-convertible debentures	5,589.12	73.18%	4,489.95	74.20%
Commercial paper	1,100.56	14.41%	1,259.12	20.81%
Borrowings other than Debt Securities				
Clearcorp Repo Order Matching System (CROM)	51.60	0.68%	-	-
Term Loan from NBFC	30.00	0.39%	84.98	1.40%
Subordinated Liabilities				
Redeemable non-convertible debentures	50.50	0.66%	-	0.00%
Total	**6,821.78**	**89.32%**	**5,834.05**	**96.41%**

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v) Stock ratios:

	As at September 30, 2026	As at March 31, 2026
Commercial papers		
as a % of total public funds *	16.13%	21.58%
as a % of total liabilities #	14.41%	20.81%
as a % of total assets	12.21%	17.39%
Non-convertible debentures (original maturity of less than one year)		
as a % of total public funds *	0.00%	0.00%
as a % of total liabilities #	0.00%	0.00%
as a % of total assets	0.00%	0.00%
Other short-term liabilities**		
as a % of total public funds*	57.88%	56.02%
as a % of total liabilities #	51.70%	54.01%
as a % of total assets	43.79%	45.13%

* Total public funds represents debt securities + borrowings (other than debt securities) + Subordinated Liabilities

** Other Short- term liabilities represent all the liabilities (including debt securities + borrowings (other than debt securities)+Subordinated Liabilities) whose residual maturity is less than 12 months

Total liabilities = Financial Liabilities + Non - Financial Liabilities

vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee.

The Asset Liability Management Committee, inter alia -

(a) Implement and administer guidelines on Asset-Liability Management approved by the Board and its revision, if any

(b) Monitor the asset liability gap and overcome the asset-liability mismatches, interest risk exposure, etc.; Strategize action to mitigate risk associated with the asset liability gap;

(c) Develop risk policies and procedures and verify adherence to various risk parameters and prudential limits; review the risk monitoring system and ensure effective risk management; and

(d) Ensure that the credit and investment exposure to any party / Company / group of parties or companies does not exceed the internally set limits as well as statutory limits as prescribed by Reserve Bank of India from time to time.

The Company ensures sufficient Liquidity Cushion is maintained in the form of Cash and cash equivalents and Investments in liquid securities. These assets carry minimal credit risk and can be liquidated in a very short period of time. This takes care of immediate obligations while continuing to honour our commitments as a going concern. The Company continues to focus on developing a diversified funding model to achieve an optimum cost of funds while balancing liquidity.

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Liquidity Coverage Ratio Disclosure for the quarter ended September 30, 2026

	(Rs. in crs)	Total Unweighted Value (average)*	Total Weighted Value (average)**
High Quality Liquid Assets			
1	Total High Quality Liquid Assets (HQLA)***	789.11	789.11
Cash Outflows			
2	Deposits (for deposit taking companies)	NA	NA
3	Unsecured wholesale funding	437.83	503.50
4	Secured wholesale funding	92.64	106.53
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	150.65	173.25
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	319.98	367.98
7	Other contingent funding obligations	3.58	4.11
8	**TOTAL CASH OUTFLOWS**	**1,004.67**	**1,155.37**
Cash Inflows			
9	Secured lending	-	-
10	Inflows from fully performing exposures	180.74	135.55
11	Other cash inflows	1,262.61	946.96
12	**TOTAL CASH INFLOWS**	**1,443.35**	**1,082.51**
Total Adjusted Value			
13	**TOTAL HQLA**	**789.11**	**789.11**
14	**TOTAL NET CASH OUTFLOWS**	**251.17**	**288.84**
15	**LIQUIDITY COVERAGE RATIO (%)**	**314.18%**	**273.20%**

*** Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).**

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

*****Components of HQLA:**

Sr. No	High Quality Liquid Assets (HQLA)	Total Unweighted Value (average)	Total Weighted Value (average)
1	Assets to be included as HQLA without any Haircut	789.11	789.11
2	Assets to be considered For HQLA with a minimum haircut of 15%	-	-
3	Assets to be considered For HQLA with a minimum haircut of 50%	-	-