Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

Liquidity Profile as on Sep 30, 2025

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

S. No.	Number of Significant counterparties (Borrowings)	Amount (Rs. lakhs)	% of Total deposits	% of Total Liabilities
1	28	499,134.66	NA	77.51%

Note:
- A "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.

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

2. Top 20 large deposits (amount in Rs lakhs and % of total deposits) – Not Applicable

3. Top 10 borrowings (amount in Rs lakhs and % of Total borrowings)

S. No.	Number of Significant counterparties (Borrowings)	Amount (Rs. lakhs)	% of Total deposits	% of Total Borrowings
1	10	319,221.93	NA	51.47%

Note:
- Total Borrowing has been computed as comprising of Debt Securities, Borrowings and Interest accrued on these borrowings

4. Funding Concentration based on significant instrument/product

S. No.	Name of the Product	Amount (Rs. lakhs)	% of Total Liabilities
1.	Non Convertible Debentures	102,266.27	15.88%
2.	Commercial Paper	10,128.11	1.57%
3.	Borrowing under securitisation arrangement	19,540.90	3.03%
4.	Loan Repayable on demand from banks	87,185.60	13.54%
5.	Term loans	401,051.65	62.28%
	TOTAL	**620,172.53**	**96%**

Oxyzo | **OxyV** | **Z-First**

OXYZO Financial Services Limited
(Formerly known as Oxyzo Financial Services Private Limited)
Corp. Office: 1st Floor, Tower A, Global Business Park,
Gurugram- 122002

Regd. Office: Shop No. G-22 C (UGF) D-1
(K-84), Green Park Main, New Delhi - 110016

CIN: U65929DL2016PLC306174

5. **Stock Ratios:**

S.No.	Stock Ratio	%
a)	Commercial paper as a % of total public funds	1.63%
	Commercial papers as a % of total liabilities	1.57%
	Commercial papers as a % of total assets	1.06%
b)	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	Nil
	Non-convertible debentures (original maturity of less than one year) as a % of total assets	Nil
c)	Other short-term liabilities as a % of total public funds	50.89%
	Other short-term liabilities as a % of total liabilities	49.01%
	Other short-term liabilities as a % of total assets	33.08%

Notes:

- Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial paper less Non-convertible debentures (Original maturity of less than one year)

-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 five years from the date of issue.

6. **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. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and guard-rails approved by the Board. The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of

OXYZO Financial Services Limited
(Formerly known as Oxyzo Financial Services Private Limited)
Corp. Office: 1st Floor, Tower A, Global Business Park, Gurugram- 122002

Regd. Office: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi - 110016

CIN: U65929DL2016PLC306174

interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a year or more frequently as the Committee may determine to adequately fulfill the responsibilities outlined in the charter. The minutes of ALCO meetings are placed before the Board of Directors in its next meeting for its perusal/approval/ratification. Further Company has board approved Internal Capital Adequacy Assessment Process (ICAAP) policy in place as per RBI Scale Based Regulation (SBR).

OXYZO Financial Services Limited

(Formerly known as Oxyzo Financial Services Private Limited)

Corp. Office: 1st Floor, Tower A, Global Business Park, Gurugram- 122002

Regd. Office: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi - 110016

CIN: U65929DL2016PLC306174

LCR Disclosure Template

(₹ in Crore)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets		
1. Total High Quality Liquid Assets (HQLA)	24,137.61	22,637.61
Cash Outflows		
2. Deposits (for deposit taking companies)	-	-
3. Unsecured wholesale funding	-	-
4. Secured wholesale funding	12,784.00	14,701.60
5. Additional requirements, of which		
i. Outflows related to derivative exposures and other collateral requirements	-	-
ii. Outflows related to loss of funding on debt products	-	-
iii. Credit and liquidity facilities	-	-
6. Other contractual funding obligations	35,650.87	40,988.50
7. Other contingent funding obligations	-	-
8. **TOTAL CASH OUTFLOWS**	**48,434.87**	**55,700.10**
Cash Inflows		
9. Secured lending	0	0
10. Inflows from fully performing exposures	89,466.27	67,099.70
11. Other cash inflows	54,931.53	41,198.65
12. **TOTAL CASH INFLOWS**	**144,397.80**	**108,298.35**
		Total Adjusted Value
13. **TOTAL HQLA**	24,137.61	22,637.61
14. **TOTAL NET CASH OUTFLOWS**	**12,108.72**	**13,925.02**
15. **LIQUIDITY COVERAGE RATIO (%)**	**199.34%**	**162.57%**

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.

The LCR of the Company for the quarter ended 30 September 2025 is **162.57%.**