

Public disclosure on liquidity risk for the quarter ending 31st December 2023 as required under RBI circular RBI/2019-20/88,DOR.NBFC (PD) CC No.102/03.10.001/2019-20,Dated November 04, 2019.

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

Number of Significant Counterparties*	^Amount (₹ Lakh)	% of Total deposits	% of Total Liabilities
29	97,604.15	Not applicable	96.64%

*Significant counterparty: 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's total liabilities.

Top 20 large deposits (amount in ₹ lakhs and % of total deposits) :

Not applicable

Top 10 borrowings

Name of the Lender	^ Rs (Lakhs)	% of total Borrowings
Bandhan Bank	9807.65	10.05%
State Bank of India	9174.43	9.40%
NABARD	7676.69	7.87%
SIDBI	6415.49	6.57%
Kotak Mahindra Bank	6114.93	6.27%
Federal Bank	6047.96	6.20%
IDFC First Bank	5637.56	5.78%
Jana Small Finance Bank	5528.05	5.66%
IIV- Mikrofinanzfonds (Foreign TL)	4623.01	4.74%
Maanaveeya Development & Finance Private Limited	4612.67	4.73%

Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at December 31, 2023	% of Total Liabilities
	Amount (₹ lakh)	
a) Term Loan	94529.41	93.60%
b) Non-Convertible Debenture	-	-
c) Optionally Convertible Preference Shares	-	-
d) Cash Credit	1061.34	1.05%
e) Subordinated Liabilities	2013.40	1.99%
Total	97604.15	96.64%

5. Stock Ratios:

Particulars	As at December 31, 2023		
	% of total public funds	% of total liabilities	% of total assets
a) Commercial papers	0	0	0
b) Non-convertible debentures (original maturity of less than one year)	0	0	0
c) Other short-term liabilities, if any	NA	3.35%	2.68%

Institutional set-up for liquidity risk management:

Digamber Capfin Limited (DCL) has an Assets Liability Supervisory Committee (ALCO), a Board level sub-Committee to oversee liquidity risk management. ALCO consists of Managing Director, Executive Director and Chief Financial Officer. The ALCO Meetings are held once in 3 months. DCL has a Risk Management Committee (RMC) a sub-committee of the Board, which oversee overall risks to which the company is exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.