

Public disclosure on liquidity risk for the quarter ending 30st June 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.

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

Number of Significant Counterparties*	^Amount (₹ Lakh)	% of Total deposits	% of Total Liabilities
26	83,099.71	Not applicable	95.40%

*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.

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

Not applicable

(iii)

Top 10 borrowings

Name of the Lender	^ Rs (Lakhs)	% of total Borrowings
State Bank of India	10,339.22	12.44%
NABARD	9,842.78	11.84%
IDFC First Bank	8,495.18	10.22%
Federal Bank	5,830.72	7.02%
Kotak Mahindra Bank	5,485.40	6.60%
Indian Bank	5,481.59	6.60%
IIV- Mikrofinanzfonds (Foreign TL)	4,468.86	5.38%
Maanaveeya Development & Finance Private Limited	3,762.71	4.53%
Jana Small Finance Bank	3,318.32	3.99%
Bandhan Bank	3,133.38	3.77%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at June 30, 2023	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	73,954.17	84.90%
b) Non-Convertible Debenture	-	0.00%
c) Optionally Convertible Preference Shares	-	0.00%
d) Cash Credit	6,626.30	7.61%
e) Subordinated Liabilities	2,519.23	2.89%
Total	83,099.71	95.40%

(v) Stock Ratios:

Particulars	As at June 30, 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	4.45%	3.47%

(vi) 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. The ALCO and RMC also updates the Board at regular.