

Public disclosure on liquidity risk for the quarter ending 30st September 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	90,289.70	Not applicable	97.28%

*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	9,783.77	10.84%
NABARD	8,670.33	9.60%
Federal Bank	7,228.00	8.01%
IDFC First Bank	6,815.73	7.55%
Jana Small Finance Bank	6,629.85	7.34%
Bandhan Bank	6,299.79	6.98%
IIV- Mikrofinanzfonds (Foreign TL)	4,533.75	5.02%
Kotak Mahindra Bank	4,409.53	4.88%
Indian overseas Bank	3,812.68	4.22%
Indian Bank	3,207.85	3.55%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at September 30, 2023	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	88,288.36	95.12%
b) Non-Convertible Debenture	-	0.00%
c) Optionally Convertible Preference Shares	-	0.00%
d) Cash Credit	0.56	0.00%
e) Subordinated Liabilities	2,000.78	2.16%
Total	90,289.70	97.28%

(v) Stock Ratios:

Particulars	As at September 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	2.64%	2.08%

(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. DCL has a Risk Management Committee (RMC) a sub-committee of the Board, which oversee overall risks to which the company s exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.