

**Public Disclosure on Liquidity Risk for the quarter ending 31st March 2024 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
29	92,489.58	Not applicable	96.65%

\*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	Total Sanction Limit ^ Rs (Lakhs)	% of Total Sanction Limit
SBI	13603.25	13.09%
SIDBI	11066.29	10.65%
Bandhan Bank Term Loan	9425.052	9.07%
NABARD	6621.735	6.37%
IDFC First Bank	6580.469	6.33%
Federal Bank	4941.267	4.76%
IIV- Mikrofinanzfonds	4666.514	4.49%
Kotak Bank	4612.915	4.44%
Jana Small Finance Bank	4412.447	4.25%
Maanaveeya Development & Finance Private Limited	4228.156	4.07%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at March 31, 2024	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	87921.97	91.88%
b) Non-Convertible Debenture	1403.56	1.47%
c) Optionally Convertible Preference Shares	-	-
d) Cash Credit	1496.23	1.56%
e) Subordinated Liabilities	1667.83	1.74%
<b>Total</b>	<b>92489.58</b>	<b>96.65%</b>

## (v) Stock Ratios:

Particulars	As at March 31, 2024		
	% 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	2.91%	2.28%

## (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 is exposed including risk management. The ALCO and RMC also updates the Board at regular intervals.

