

**Public Disclosure on Liquidity Risk for the quarter ending 30<sup>th</sup> June 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	86,544.58	Not applicable	95.80%

\*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	24000	13.08%
Jana Small Finance Bank	15500	8.45%
Bandhan Bank	13100	7.14%
SIDBI	13000	7.08%
NABARD	12500	6.81%
Federal Bank	12002	6.54%
Union Bank Of India	10501	5.72%
Indian Bank	10000	5.45%
Kotak Mahindra Bank	9804	5.34%
IDFC Bank	9500	5.18%

- (iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at June 30, 2024	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	81,625.03	90.36%
b) Non-Convertible Debenture	1,403.05	1.55%
c) Optionally Convertible Preference Shares	-	-

d) Cash Credit	2,178.45	2.41%
e) Subordinated Liabilities	1,338.05	1.48%
<b>Total</b>	<b>86,544.58</b>	<b>95.80%</b>

(v) Stock Ratios:

Particulars	As at June 30, 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	4.14%	3.20%

(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.