

**Public Disclosure on Liquidity Risk for the quarter ending 30<sup>th</sup> September 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 |
|---------------------------------------|-----------------|---------------------|------------------------|
| 28                                    | 78,002.78       | Not applicable      | 96.59%                 |

\*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                            | 21000                           | 13.08%                    |
| Bandhan Bank                   | 13100                           | 8.16%                     |
| SIDBI                          | 13000                           | 8.10%                     |
| NABARD                         | 12500                           | 7.79%                     |
| IDFC Bank                      | 11000                           | 6.85%                     |
| Jana Small Finance Bank        | 11000                           | 6.85%                     |
| Kotak Mahindra Bank            | 9804                            | 6.11%                     |
| Federal Bank                   | 9002                            | 5.61%                     |
| Maanveeya Dev.& Fin. Pvt. Ltd. | 6200                            | 3.86%                     |
| Union Bank Of India            | 5501                            | 3.43%                     |

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

| Name of the instrument/ product             | As at September 30, 2024 |                        |
|---|--------------------------|------------------------|
|   | Amount (₹ lakh)          | % of Total Liabilities |
| a) Term Loan                                | 69,127.07                | 85.60%                 |
| b) Non-Convertible Debenture                | 1,403.05                 | 1.74%                  |
| c) Optionally Convertible Preference Shares | -                        | -                      |
| d) Cash Credit                              | 6,471.89                 | 8.01%                  |

|                             |                  |               |
|-----------------------------|------------------|---------------|
| e) Subordinated Liabilities | 1,000.77         | 1.24%         |
| <b>Total</b>                | <b>78,002.78</b> | <b>96.59%</b> |

(v) Stock Ratios:

| Particulars   | As at Sept 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                      | 3.23%                  | 2.45%             |

(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.