

Public Disclosure on Liquidity Risk for the quarter ending 31st December 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
27	69,659.25	Not applicable	96.48%

*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	% of Total
	Rs (Lakhs)	Sanction Limit
SBI	21000	14.33%
SIDBI	13000	8.87%
NABARD	12500	8.53%
IDFC Bank	11000	7.51%
Jana Small Finance Bank	11000	7.51%
Bandhan Bank	8100	5.53%
Indian Overseas Bank	7500	5.12%
Kotak Mahindra Bank	6804	4.64%
Maanveeya Dev.& Fin. Pvt. Ltd.	6200	4.23%
Union Bank Of India	5501	3.75%

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

Name of the instrument/ product	As at december 31, 2024
---------------------------------	-------------------------

	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	59,306.47	82.14%
b) Non-Convertible Debenture	1,403.56	1.94%
c) Optionally Convertible Preference Shares	-	-
d) Cash Credit	7,948.06	11.01%
e) Subordinated Liabilities	1,001.16	1.39%
Total	69,659.25	96.48%

(v) Stock Ratios:

Particulars	As at Dec 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	3.01%	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.