

Public Disclosure on Liquidity Risk for the quarter ending 30th June 2025 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
24	54,506.97	Not applicable	96.13%

*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 Exposure	% of Total
	Rs (Lakhs)	Exposure
SBI Bank	7120.61	13.22%
SIDBI	5678.48	10.54%
Bandhan Bank	4775.84	8.87%
IDFC First Bank	4668.02	8.67%
IIV- Mikrofinanzfonds (ECB)	4632.16	8.60%
Jana Small Finance Bank	3342.76	6.21%
Indian Overseas Bank	3201.78	5.94%
Maanaveeya Development & Finance Private Limited	2538.23	4.71%
PNB	2500.90	4.64%
NABARD	1974.52	3.67%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at June 30, 2025	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	45,165.92	79.66%
b) Non-Convertible Debenture	1,403.05	2.47%
c) Optionally Convertible Preference Shares	—	
d) Cash Credit	6,937.22	12.24%
e) Subordinated Liabilities	1,000.78	1.77%
Total	54,506.97	96.13%

(v) Stock Ratios:

Particulars	As at June 30, 2025		
	% 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	3.30%	2.44%

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