

Public Disclosure on Liquidity Risk for the quarter ending 30th Sept 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
22	45,154.18	Not applicable	94.39%

*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	6700.16	14.49%
IIV- Mikrofinanzfonds (ECB)	5299.86	11.47%
SIDBI	4688.37	10.14%
Bandhan Bank	4041.10	8.74%
IDFC First Bank	3767.72	8.15%
Indian Overseas Bank	2744.48	5.94%
PNB	2500.90	5.41%
Jana Small Finance Bank	2312.76	5.00%
Maanaveeya Development & Finance Private Limited	2187.09	4.73%
Union Bank of India	1688.95	3.65%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at Sept 30, 2025	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	35,993.61	75.24%
b) Non-Convertible Debenture	1,403.05	2.93%
c) Optionally Convertible Preference Shares	—	
d) Cash Credit	6,756.74	14.12%
e) Subordinated Liabilities	1,000.78	2.09%
Total	45,154.18	94.39%

(v) Stock Ratios:

Particulars	As at Sept 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	3.47%	2.56%

(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.