

Public Disclosure on Liquidity Risk for the quarter ending 31st March 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
26	58,169.91	Not applicable	96.51%

*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	7980.98	12.86%
SIDBI	6670.59	10.75%
Bandhan Bank	5512.45	8.88%
IIV- Mikrofinanzfonds (ECB)	4764.15	7.68%
Jana Small Finance Bank	4605.40	7.42%
Indian Overseas Bank	3660.25	5.90%
IDFC First Bank	2984.13	4.81%
Maanaveeya Development & Finance Private Limited	2890.37	4.66%
NABARD	2725.00	4.39%
PNB	2500.90	4.03%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at March 31, 2025	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	53,787.09	89.24%
b) Non-Convertible Debenture	1,403.56	2.33%
c) Optionally Convertible Preference Shares	—	—
d) Cash Credit	1,978.10	3.28%
e) Subordinated Liabilities	1,001.16	1.66%
Total	58,169.91	96.51%

(v) Stock Ratios:

Particulars	As at March 31, 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	2.94%	2.17%

(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.