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Public Disclosure on Liquidity Risk for the quarter ending 31st March 2026
(Pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management Directions, 2025 dated November 28, 2025 issued by Reserve Bank of India)

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Number of Significant Counterparties*	Amount (₹ Lakh)	% of Total deposits	% of Total Liabilities
18	26,480.66	Not applicable	96.68%

*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 (Company is a non – deposit taking NBFC)

(iii) Top 10 borrowings:

Name of the Lender	Total Exposure Rs (Lakhs)	% of Total Exposure
SBI	6000.00	19.42%
IIV- Mikrofinanzfonds (Foreign TL)	5613.33	18.17%
SIDBI Term Loan -6A(25Cr) 10.75%	2690.28	8.71%
IDFC First Bank	2594.77	8.40%
PNB	2500.90	8.10%
Bandhan Bank Term Loan-3A	1802.13	5.83%
Indian Overseas Bank TL-2	1800.83	5.83%
Maanaveeya Development TL-5	1551.27	5.02%
Indian Bank	1500.00	4.86%
Union Bank of India	1300.67	4.21%

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at March 31, 2026	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	19,064.43	69.60%
b) Non-Convertible Debenture	450.00	1.64%
c) Optionally Convertible Preference Shares	-	-
d) Cash Credit	5,966.23	21.78%
e) Subordinated Liabilities	1,000.00	3.65%
Total	**26,480.66**	**96.68%**

(v) Stock Ratios:

Particulars	As at March 31, 2026		
	% 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	1.81%	1.13%

(vi) Institutional set-up for liquidity risk management:

Digamber Capfin Limited (DCL) has already constituted Asset Liability Management Committee (ALCO), to oversee and manage the Company's liquidity risk management framework. The ALCO comprises the Managing Director, Whole Time Director and Head – Accounts & Finance other designated members. The Committee meets on a quarterly basis to review the Company's liquidity position, assess funding requirements, monitor liquidity gaps, and evaluate liquidity-related risk. The company is also following ICAAP for assessing capital adequacy. The ALM monitoring group tracks the liquidity positions on daily basis.

In addition, DCL has constituted a Risk Management Committee (RMC), which is responsible for overseeing the overall risk management framework of the Company including liquidity risk. The committee reviews the Company's risk matrix and evaluates emerging risks, and assesses the adequacy and effectiveness of risk mitigation measures.

The ALCO (considering ALM Monitoring Group's suggestions) and the RMC provide regular updates and recommendation to the Board of Directors, enabling effective oversight and informed decision-making on liquidity and other key risk management matters.