DIGAMBER FINANCE
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CIN U67120RJ1995PLC009862

# Public Disclosure on Liquidity Risk for the quarter ending 30th Sep, 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 |
|---|---|---|---|
| 13 | 11711.22 | Not applicable | 70.18% |

*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 Rs (Lakhs) | % of Total Exposure |
|---|---|---|
| IDFC FIRST BANK | 5833.33 | 27.08% |
| STATE BANK OF INDIA | 5325.00 | 24.72% |
| PNB | 2500.90 | 11.61% |
| IDBI Bank | 1500.00 | 6.96% |
| Indian Bank | 1500.00 | 6.96% |
| Maanaveeya Development | 1285.71 | 5.97% |
| Indian Overseas Bank | 984.80 | 4.57% |
| Union Bank of India | 938.40 | 4.36% |
| SIDBI | 806.46 | 3.74% |
| Bandhan Bank | 727.25 | 3.38% |

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(iv) Funding Concentration based on significant instrument/product

| Name of the instrument/ product | As at Sep 30, 2026 | |
|---|---|---|
| | Amount (₹ lakh) | % of Total Liabilities |
| a) Term Loan | 10711.22 | 64.18% |
| b) Non-Convertible Debenture | - | - |
| c) Optionally Convertible Preference Shares | - | - |
| d) Cash Credit | 0.00 | 0.00% |
| e) Subordinated Liabilities | 1,000.00 | 5.99% |
| **Total** | **11711.22** | **70.18%** |

(v) Stock Ratios:

| Particulars | As at Sep 30, 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 | 5.27% | 2.65% |

(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.