

## Disclosure on Liquidity Risk of Ratnaafin Capital Private Limited as on 30<sup>th</sup> June, 2024 (Unaudited and Provisional)

RBI has issued guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies. As per the guidelines, the disclosure on liquidity risk as at 30<sup>th</sup> June, 2024 is as under:

### i) Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
1	NIL	NIL	N.A	NIL

#### Note:

- 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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus.

### ii) Top 20 Large deposits (Amount in Rs Crore and % of Total Deposits)

- Nil. The Company is registered with RBI as Non-Deposit Accepting NBFC.

### iii) Top 10 Borrowings (Amount in Rs. Crore & % of total borrowings)

Amount (Rs crore)	% of Total Borrowings
363.94	69.43%

### iv) Funding Concentration based on significant instrument / Product:

Sr. No.	Name of the Instrument / Product	Amount (Rs in crores)	% of Total Liabilities
1	Inter Corporate Deposit	49.50	7.28%
2	Term Loans	474.69	69.81%

### v) Stock Ratios:

Sr. No.	Name of the Instrument / Product	% of Total Public Fund	% of Total Liabilities	% of Total Assets
1	Commercial papers	NA	NA	NA
2	Non- Convertible debentures (original maturity of less than one year)	NA	NA	NA
3	Other short-term liabilities, if any	NA	11.42%	7.62%

#### Note:

- Other short-term liabilities have been computed as sum total of Trade Payables, Other financial & non-financial liabilities excluding GOI Fully Serviced Bonds.
- Total Liabilities means total assets less equity capital and other equity
- Total Asset means total asset side of balance sheet

### vi) Institutional set up for liquidity risk management:

The Company has following Board approved policies for Liquidity Risk Management:

- Asset Liability Management Policy
- Liquidity Management Framework
- Risk Management Policy
- Interest rate Policy