

Disclosure on Liquidity Risk of Ratnaafin Capital Private Limited as on 31st March, 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 31st March, 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 Core and % of Total Deposits)

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

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

Amount (Rs crore)	% of Total Borrowings
309.20	68.57%

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	51.75	8.87%
2	Term Loans	398.71	68.34%
3	Cash Credit	0.50	0.09%

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	12.07%	7.70%

Note:

- 1) Other short-term liabilities have been computed as sum total of Trade Payables, Other financial & non-financial liabilities excluding GOI Fully Serviced Bonds.
- 2) Total Liabilities means total assets less equity capital and other equity
- 3) 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:

- a) Asset Liability Management Policy
- b) Liquidity Management Framework
- c) Risk Management Policy
- d) Interest rate Policy