

**Disclosure on Liquidity Risk of Ratnaafin Capital Private Limited as on 30<sup>th</sup> September, 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> September, 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
386.54	60.68%

**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	50.99	6.28%
2	Term Loans	559.06	68.89%
3	Cash Credit/OD	27.02	3.33%

**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	11.49%	8.08%

**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