

Ambit Finvest Private Limited

PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON 30TH JUNE 2020

(As per RBI circular no.RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 04, 2019)

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

Sr No	Number of Significant Counterparties	Amount (Rs in crores)	% of Total deposits	% of Total Liabilities
1	11	403.06	NA	94.42%

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

(iii) Total of top 10 borrowings (amount in Rs. crore and % of total borrowings)

Sr No	Amount (Rs in crores)	Borrowing %
1	398.06	98.76%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs in crores)	% of Total Liabilities
1	Bank Borrowings	242.45	56.80%
2	Inter Corporate Deposits	53.18	12.46%
3	Other Borrowings (NBFC)	63.05	14.77%
3	Market Linked Debentures	44.39	10.40%
	TOTAL	403.06	94.42%

(v) Stock Ratios:

Sr No	Particulars	Ratios
1	Commercial Papers to Public Funds	Nil
2	Commercial Papers to Total Liabilities	Nil
3	Commercial Papers to Total Assets	Nil
4	NCDs (original Maturity <1 Yrs.) to Public Funds	Nil
5	NCDs (original Maturity <1 Yrs.) to Total Liabilities	Nil
6	NCDs (original Maturity <1 Yrs.) to Total Assets	Nil
7	Other Short Term Liabilities to Public Funds	Nil
8	Other Short Term Liabilities to Total Liabilities	37.07%
9	Other Short Term Liabilities to Total Assets	14.99%

vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.

Note: The amount stated in this disclosure is based on the un-audited provisional financial statements for June 30, 2020.