

## Ambit Finvest Private Limited

### PUBLIC DISCLOSURE ON LIQUIDTY RISK AS ON June 30, 2022

(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     | 25                                     | 1,009.61              | NA                  | 85.17%                 |

\*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-NDSI's total Liabilities, in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for NonBanking Financial Companies and Core Investment Companies.

**(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     | 750.69                | 69.18%      |

**(iv) Funding Concentration based on significant instrument/product**

| Sr. No. | Name of the instrument/product         | Amount (Rs in crores) | % of Total Liabilities |
|---------|--|-----------------------|------------------------|
| 1       | Borrowings from Banks                  | 801.80                | 67.64%                 |
| 2       | Borrowings from Financial Institutions | 114.96                | 9.70%                  |
| 3       | Other Borrowings (NBFC)                | 24.09                 | 2.03%                  |
| 4       | Market Linked Debentures               | 89.55                 | 7.55%                  |
| 5       | Non Convertible Debentures             | 30.00                 | 2.53%                  |
| 6       | Commercial Paper                       | 24.73                 | 2.09%                  |
| 7       | Inter Corporate Borrowings             | 0.00                  | 0.00%                  |
|         | <b>TOTAL</b>                           | <b>1,085.13</b>       | <b>91.54%</b>          |

\*A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, total liabilities in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for NonBanking Financial Companies and Core Investment Companies.

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#### (v) Stock Ratios:

| Sr No | Particulars   | Ratios |
|-------|---|--------|
| 1     | Commercial Papers to Public Funds                     | 2.28%  |
| 2     | Commercial Papers to Total Liabilities                | 2.09%  |
| 3     | Commercial Papers to Total Assets                     | 1.33%  |
| 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          | 48.48% |
| 8     | Other Short Term Liabilities to Total Liabilities     | 44.38% |
| 9     | Other Short Term Liabilities to Total Assets          | 28.25% |

#### 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.