

INDIFI CAPITAL PRIVATE LIMITED

Disclosure for Quarter Ending 30th September 2023 (Based on provisional financials)

Public Disclosure on Liquidity Risk

1. Funding Concentration based on significant counterparty

S.no	Name of Significant Counterparties	Amount (INR CRORES)	% of Total Deposits	% of Total Liabilities
1	28	881.21	NA	87.7%

2. Top 20 large deposits (amount in INR cores and % of Total Deposits) – Not Applicable

3. Top 10 Borrowings

Amount INR (Crores)	% of Total Borrowing
564.81	57.6%

4. Funding Concentration based on Significant Instrument/Product

S.no	Borrowing	Amount (INR Cores)	% of Total Liabilities
1	Term Loan	765.09	76.1%
2	Non Convertible Debentures	52.97	5.3%
3	Commercial Paper	20.00	2.0%
4	Inter-Company Deposit	100.00	9.9%
5	Bank Overdraft	10.55	1.0%

5. Stock Ratios:

S.no	Stock Ratio	%
1	Commercial paper as a percentage of total public funds	2.1%
2	Commercial papers as a % of total Liabilities	2.0%
3	Commercial papers as a % of total assets	1.5%
4	Non-convertible debentures (original maturity of less than one year) as a percentage of total public funds	NA
5	Non-convertible debentures (original maturity of less than one year) as a percentage of total liabilities	NA

6	Non-convertible debentures (original maturity of less than one year) as a percentage of total assets	NA
7	Other Short-Term liabilities as a % of public funds*	17.7%
8	Other Short-Term liabilities as a % of total liabilities*	16.7%
9	Other Short-Term liabilities as a % of total assets*	13.0%

*Current maturities of long-term debts is excluded from the other short term liabilities to calculate above ratio.

6. Institution Setup for Liquidity Risk Management

The Management has formed ALCO Committee for managing the liquidity risk of the company. Being a non-deposit taking NBFC, for sources of liquidity Indifi Capital currently depends upon Operating cash in hand; Funds held in eligible short-term investment avenues including term deposits issued by financial institutions; Liquidation of assets positions such as loans and investments; Capital infusions; and Borrowings from banks and external markets. In addition to the above the Board has approved the avenues for deployment of temporary liquidity, as mentioned in the Investment Policy. ALCO is responsible for determining the appropriate mix of available funding sources utilized to ensure company's liquidity is managed prudently and appropriately.