

PUBLIC DISCLOSURE ON LIQUIDITY RISK
For the quarter ended March 31, 2024
(i) Funding Concentration based on significant counterparty (Both Deposits & Borrowings):

| Sl No | Number of Significant Counterparties | Amount (in Crores) | % of Total deposits | % of Total Liabilities* |
|-------|--------------------------------------|--------------------|---------------------|-------------------------|
| 1. | 34 | 1197.24 | Not Applicable | 98% |

* We have considered only borrowings principal outstanding

(ii) Top 20 Large Deposits:

Not Applicable. The company being a Systematically Important Non-Deposit Taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

(iii) Top 10 Borrowings:

| Sl No | Lender | Amount (in Crores) | % of Total Borrowings |
|-------|-----------|--------------------|-----------------------|
| 1 | Lender 1 | 124.95 | 1.04% |
| 2 | Lender 2 | 93.01 | 0.78% |
| 3 | Lender 3 | 89.40 | 0.75% |
| 4 | Lender 4 | 75.06 | 0.63% |
| 5 | Lender 5 | 64.50 | 0.54% |
| 6 | Lender 6 | 64.19 | 0.54% |
| 7 | Lender 7 | 63.74 | 0.53% |
| 8 | Lender 8 | 60.00 | 0.50% |
| 9 | Lender 9 | 56.82 | 0.47% |
| 10 | Lender 10 | 49.25 | 0.41% |

* We have considered only principal amount

(iv) Funding Concentration based on significant Instrument/Product:
(iv) Funding Concentration based on significant Instrument/Product:

| S. No | Instrument/Product | Amount (in Crores) | % of Total Liabilities |
|-------|---------------------------|--------------------|------------------------|
| 1 | Term Loan | 443.95 | 36.92% |
| 2 | Non Convertible Debenture | 507.61 | 42.21% |
| 3 | ECB | 185.23 | 15.40% |
| 4 | WCDL | - | 0.00% |
| 5 | Commercial Paper | 65.76 | 5.47% |
| | Total | 1,202.55 | 100% |

** Book Value is being considered

(v) Stock Ratios basis the outstanding:

| | | |
|---|--------------------------------------------------------------------------------------------------|--------|
| 1 | Commercial Paper as a % of Total Liabilities | 5.37% |
| 2 | Commercial Paper as a % of Total Assets | 3.30% |
| 3 | Non-Convertible Debentures (Original maturity of less than one year) as a % of total Liabilities | 41.42% |
| 4 | Non-Convertible Debentures (Original maturity of less than one year) as a % of total Assets | 25.45% |
| 5 | Other Short-Term liabilities as a % of Net Total Liabilities | 60.63% |
| 6 | Other Short-Term liabilities as a % of Net Total Assets | 37.26% |

** % Arrived based on Book Value

Note:

1. Borrowing facilities availed and maturing within a year are considered as short-term liabilities.
2. Only Principal outstanding as of reporting period is considered for this reporting.

Institutional framework for Liquidity Risk Management

Samunnati Financial Intermediation and Services Private Limited

Public Disclosure on liquidity risk for the quarter ended March 31, 2024

The Board guidelines for management of Liquidity Risk Management for Samunnati are set out in the Asset Liability Management (ALM) Policy. The ALM Policy is implemented in a structured manner across various levels.

1. Board of Directors - has the ultimate responsibility for implementation of the ALM policy by setting overall limits for liquidity, Interest rate, ALM related procedures and processes.
2. Finance Committee - Board level Committee that reviews the framework for management of interest rate and liquidity risks and recommends the same to the Board. The finance Committee, while recommending the policy/changes in the policy for approval shall take into account of the asset - liability relationships, risk tolerance, long-term risk and return requirements, liquidity requirements, and solvency position of Samunnati business.
3. ALCO - Executive Committee responsible for ensuring adherence to the limit set up the Board in line with the company's risk objectives and ALM policy.

ALCO at Samunnati comprises of the following members:

- Director & CEO
- Whole time Director
- Business Heads (AE & FPO vertical)
- Group Finance Controller
- Head of Risk Management

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The Primary Objectives of the ALCO shall be as follows:

1. To control the following risks -
 - **Liquidity risk:** Liquidity risk is exposure to loss in the event that sufficient liquid assets will be unavailable, or will be available only at excessive cost, to meet the cash flow requirements of obligations when they are due.
 - **Interest rate risk:** The risk of loss resulting from movements in interest rates and their impact on future profitability and cash flows.
2. To manage and maintain policy and procedures that are consistent with the short and long- term strategic goals of the Company.
3. To this end, the assets and liabilities of the Company shall be managed in an attempt to achieve shareholder returns while maintaining adequate solvency and reasonable capital adequacy.

Function of ALCO:

- To implement the Company's policy on ALM and to facilitate the ALM functions in the Company.
- To formulate systems and procedures to effectively carry out the objectives of the ALM.
- To identify the ALM risks associated with the Company's portfolio and appropriate risk measurement methodologies for capturing the ALM Risks.
- Management of Market Risk
- To determine the tolerance limits for the liquidity risk exposure in terms of the desired maturity profile and mix of the incremental assets and liabilities, including management of Interest Rate Risk and Liquidity Risk.
- To deliberate on profit planning and capital requirements in line with the Company's growth projections.
- To decide on funding mix.