VARTHANA FINANCE PRIVATE LIMITED

Disclosure on liquidity risk under RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies as on June 30, 2024.

i) Funding Concentration based on Significant Counterparty (both Deposits and Borrowings)

Sr. No	No of Significant Counterparties	Amount (₹ in Crore)	% of total Deposits	% of Total Liabilities*
1	41	1149.9	0	92.8%

ii) Top 20 Large Deposits – Not Applicable

iii) Top 10 Borrowings:

Amount (₹ in Crore)	% of Total Liabilities
656.5	53.0%

iv) Funding Concentration based on Significant Instrument/Product

Sr. No	Name of the Instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loan	537.6	43.4%
2	Secured Non-Convertible Debentures	243.0	19.6%
3	External Commercial Borrowings	268.4	21.7%
4	Managed Portfolio	100.9	8.1%
5	Commercial Paper	0.0	0.0%
6	Sub-ordinate Debt	0.0	0.0%
7	Working capital facilities (cash credit & WCDL)	0.0	0.0%

* Total Liabilities does not include Net Worth

v) Stock Ratios

Sr. No	Particulars	30-June-2024
1	Commercial Papers to Total Liabilities*	0
2	Commercial Papers to Total Assets	0
3	NCDs (Original Maturity <1 year) to Total Liabilities	3.0%
4	NCDs (original Maturity <1 year) to Total Assets	2.1%
5	Other Short-Term Liabilities** to Total Liabilities*	2.5%
6	Other Short-Term Liabilities** to Total Assets	1.8%

* Total Liabilities does not include Net Worth.
** Other Short Term Liabilities excludes Commercial Paper as they are already considered in 1 & 2.

Registered Office:

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CIN: U65923KA1984PTC096528

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vi) Institutional Set-up for Liquidity Risk Management

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Committee (RC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same.