# 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 March 31, 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 | 43 | 1054.5 | 0 | 95.4% |

**ii) Top 20 Large Deposits – Not Applicable**

**iii) Top 10 Borrowings -**

| Amount (₹ in Crore) | % of Total Liabilities |
|---|---|
| 601.05 | 54.4% |

**iv) Funding Concentration based on Significant Instrument/Product**

| Sr. No | Name of the Instrument | Amount (₹ in Crore) | % of Total Liabilities* |
|---|---|---|---|
| 1 | Term Loan | 481.1 | 43.5% |
| 2 | Secured Non-Convertible Debentures | 225.5 | 20.4% |
| 3 | External Commercial Borrowings | 216.3 | 19.6% |
| 4 | Managed Portfolio | 131.6 | 11.9% |
| 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 | 31-Mar-2024 |
|---|---|---|
| 1 | Commercial Papers to Total Liabilities* | 0 |
| 2 | Commercial Papers to Total Assets | 0 |
| 3 | NCDs (Original Maturity <1 year) to Total Liabilities | 3.2% |
| 4 | NCDs (original Maturity <1 year) to Total Assets | 2.2% |
| 5 | Other Short-Term Liabilities** to Total Liabilities* | 3.9% |
| 6 | Other Short-Term Liabilities** to Total Assets | 2.6% |

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

**Registered Office:**

Varasiddhi, 3rd Floor, 5 BC-110 Service Road, 3rd Block, HRBR Layout, Bangalore - 560 043

080-68455777 | care@varthana.com | www.varthana.com

**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.