DIGAMBER FINANCE

info@digamberfinance.com
+91 141 2700233-234
www.digamberfinance.com
CIN U67120RJ1995PLC009862

Public Disclosure on Liquidity Risk for the quarter ending 30th June, 2026

(Pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Asset Liability Management Directions, 2025 dated November 28, 2025 issued by Reserve Bank of India)

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Number of Significant Counterparties*	Amount (₹ Lakh)	% of Total deposits	% of Total Liabilities
15	17,618.96	Not applicable	95.31%

*Significant counterparty: 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's total liabilities.

(ii) Top 20 large deposits (amount in ₹ lakhs and % of total deposits) :

Not applicable

(iii) Top 10 borrowings:

Name of the Lender	Total Exposure Rs (Lakhs)	% of Total Exposure
State Bank Of India	5700.00	25.82%
PNB	2500.90	11.33%
IDFC First Bank	2233.33	10.12%
Bandhan Bank	1836.71	8.32%
SIDBI	1707.18	7.73%
IDBI Bank	1573.89	7.13%
Indian Bank	1500.00	6.79%
Maanaveeya Development	1392.86	6.31%
Indian Overseas Bank	1363.52	6.18%
Union Bank of India	1125.90	5.10%

info@digamberfinance.com
+91 141 2700233-234
www.digamberfinance.com
CIN U67120RJ1995PLC009862

(iv) Funding Concentration based on significant instrument/product

Name of the instrument/ product	As at June 30, 2026	
	Amount (₹ lakh)	% of Total Liabilities
a) Term Loan	10815.98	58.51%
b) Non-Convertible Debenture	-	-
c) Optionally Convertible Preference Shares	-	-
d) Cash Credit	5,802.98	31.39%
e) Subordinated Liabilities	1,000.00	5.41%
Total	**17,618.96**	**95.31%**

(v) Stock Ratios:

Particulars	As at Jun 30, 2026		
	% of total public funds	% of total liabilities	% of total assets
a) Commercial papers	0	0	0
b) Non-convertible debentures (original maturity of less than one year)	0	0	0
c) Other short-term liabilities, if any	NA	2.77%	1.48%

(vi) Institutional set-up for liquidity risk management:

Digamber Capfin Limited (DCL) has already constituted Asset Liability Management Committee (ALCO), to oversee and manage the Company's liquidity risk management framework. The ALCO comprises the Managing Director, Whole Time Director and Head – Accounts & Finance other designated members. The Committee meets on a quarterly basis to review the Company's liquidity position, assess funding requirements, monitor liquidity gaps, and evaluate liquidity-related risk. The company is also following ICAAP for assessing capital adequacy. The ALM monitoring group tracks the liquidity positions on daily basis.

In addition, DCL has constituted a Risk Management Committee (RMC), which is responsible for overseeing the overall risk management framework of the Company including liquidity risk. The committee reviews the Company's risk matrix and evaluates emerging risks, and assesses the adequacy and effectiveness of risk mitigation measures.

The ALCO (considering ALM Monitoring Group's suggestions) and the RMC provide regular updates and recommendation to the Board of Directors, enabling effective oversight and informed decision-making on liquidity and other key risk management matters.