

AMRIT MALWA CAPITAL LIMITED

Public Disclosure on Liquidity Risk under RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4th November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

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

Sr. No.	Number of Significant counter parties	Amount (Rs. In Lakhs)	% of Total Deposits	% of Total Liabilities
As at 31st March,2024	25	29,890.62	1135.21%	68.78%
As at 31st March,2023	18	22,536.64	666.42%	63.04%

(ii) Top 20 large deposits

Particulars	As At March 31, 2024 (Rs. In Lakhs)	As At March 31, 2023 (Rs. In Lakhs)
Total amount of top 20 large deposits	760.93	976.76
Percentage of amount of top 20 large deposits to total deposits	28.90%	28.88%

(iii) Top 10 borrowings

Particulars	As At March 31, 2024 (Rs. In Lakhs)	As At March 31, 2023 (Rs. In Lakhs)
Total amount of top 10 borrowings *	18,699.72	18,668.58
Percentage of amount of top 10 borrowings to total borrowings	47.77%	59.59%

**Note: All borrowing other than deposits*

(iv) Funding Concentration based on significant instrument / product

Sr. No.	Name of the instrument/product	As at March 31,2024		As at March 31,2023	
		Amount (Rs. In Lakhs)	% Of Total Liabilities	Amount (Rs. In Lakhs)	% Of Total Liabilities
1	Secured Redeemable non-convertible debentures	16657.91	38.33%	13676.98	38.26%
2	Term loan from banks	9692.25	22.30%	6985.37	19.54%
3	Term loan from financial institutions/corporates	10189.57	23.45%	8705.25	24.35%
4	Deposits	2633.04	6.06%	3381.75	9.46%
5	Subordinated debts	2601.60	5.99%	1960.33	5.48%

(v) **Stock Ratios:**

Particulars	As at March 31,2024			As at March 31,2023		
	As a % of Total public funds	As a % of Total liabilities	As a % of Total assets	As a % of Total public funds	As a % of Total liabilities	As a % of Total assets
(a) Commercial papers	Nil	Nil	Nil	Nil	Nil	Nil
(b) Non-convertible debentures (original maturity of less than one year)	Nil	Nil	Nil	Nil	Nil	Nil
(c) Other short-term liabilities	4.03%	3.87%	3.21%	2.99%	2.90%	2.43%

(vi) **Institutional setup for Liquidity Risk management**

Board has setup the Asset Liability Management Committee (ALCO) and Risk Management Committee to manage various risks of the Company. ALCO meets on a regular basis and is responsible for ensuring adherence to the risk tolerance/limits set by the Board including the Liquidity risk of the Company. The performance of the ALCO is reviewed by Board.

Notes:

1. As per the circular issued by RBI on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies dated 04th Nov 2019, "Significant counterparty" is defined as a single counter party or group of connected or affiliated counter parties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total Liabilities and;
2. "Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total Liabilities.
3. Total Liabilities represent 'Total Liabilities and Equity' as per Balance sheet less Total Equity and Unearned Interest.
4. Public funds are as defined in Master Direction -Non-Banking Financial Company -Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.
5. The amount stated in this disclosure is based on the audited financial statements for the Year ended March 31, 2024 and March 31, 2023.