

Respo Financial Capital Private Limited

Public Disclosure on Liquidity Risk as on September 30, 2024

(As per Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions,

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

Sr No.	Number of Significant Counterparties	Amount (₹ in Thousand)	% of Total Deposits	% of Total Liabilities
1	14 (Fourteen)	14,69,075.47	N.A.	86.91%

*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, in Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies.

2 Top 20 large deposits (amount in Rs. in Thousand and % of total deposits):

The Company being a Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits, and hence, this disclosure is not applicable.

3 Total of top 10 borrowings (amount in Rs. in Thousand and % of total borrowings):

Amount (Rs. in Thousand)	% of Total Borrowings
12,92,396.38	87.97%

4 Funding concentration based on significant instrument/product:

Sr No.	Name of the instrument / product	Amount (₹ in Thousand)	% of Total Liabilities
1	Overdrafts and Working Capital Limits from Bank’s	-	0.00%
2	Term Loans from Banks and Financial Institutions	7,81,575.47	46.24%
3	Secured Non-Convertible Debentures	6,87,500.00	40.67%

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5 Stock Ratios:

Sr No.	Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
1	Commercial papers	N.A.	N.A.	N.A.
2	Non-convertible debentures (original maturity of less than one year)	N.A.	N.A.	N.A.
3	Other short-term liabilities	15.07%	13.09%	8.50%

6 Institutional set-up for liquidity risk management:

The Liquidity Risk Management of the Company is governed by the Liquidity Risk Management Framework and Asset Liability Management Committee (ALCO). The ALCO has the overall responsibility for management of liquidity risk. The ALCO decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Asset Liability Management Committee (ALCO), which is a committee of the Board, is responsible for ensuring adherence to the liquidity risk tolerance/limits as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

Note: The amount stated in this disclosure is based on the Provisional financial statements as at September 30, 2024.