

Public Disclosure on Liquidity Risk of Rupeek Capital Private Limited

(for the period ended September 30, 2024)

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

Sr.No.	Number of Significant Counterparties	Amount (INR) Lakhs	% of Total Deposits	% of Total Liabilities
1	2	4,000	Not Applicable	21%

ii Top 20 large deposits:

Rupeek Capital Private Limited being a Non Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

iii Top 10 borrowings

Amount (INR) Lakhs	% of the Total Borrowings
9,335	77.9%

iv Funding Concentration based on significant instrument/product

Sr.No.	Name of the instrument / product	Amount (INR) Lakhs	% of Total Liabilities
1	Term Loan*	5,578	29%
2	Non Convertible Debentures	4,400	23%
3	WCDL	2,000	11%

*includes loan from holding company

v Stock Ratios

Stock Ratios	As a % of total public funds	as a % of total liabilities	as a % of total assets
Commercial Papers	NA	NA	NA
Non-convertible debentures (original maturity of less than one year)	NA	NA	NA
Other short-term liabilities	131%	98%	64%

Institutional set-up for Liquidity Risk Management

The Board shall have the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it from time to time. The Asset Liability Management Committee shall be responsible for evaluating the liquidity risk.

The Asset-Liability Management Committee (ALCO) consisting of the NBFC's top management shall be responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy of the NBFC. The role of the ALCO with respect to liquidity risk include, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing

Notes:

1. 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-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.
2. A "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 and 10% for other non-deposit taking NBFCs.
3. Total liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
4. The amount stated in this disclosure is based on the provisional unaudited financial statements as at and for quarter ended September 30, 2024.