Ambit Finvest Private Limited

PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON DECEMBER 31, 2023
(As per Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023)

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

Sr No	Number of Significant Counterparties *	Amount (Rs in crores)	% of Total deposits	% of Total Liabilities
1	35	2,020.06	NA	86.94%

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

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits)

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, does not accept public deposits.

(iii) Total of top 10 borrowings (amount in Rs. crore and % of total borrowings)

Sr No	Amount (Rs in crores)	Borrowing %
1	1110.27	**50.97%**

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs in crores)	% of Total Liabilities
1	Borrowings from Banks	1,633.93	70.33%
2	Borrowings from Financial Institutions	86.16	3.71%
3	Other Borrowings (NBFC)	172.93	7.44%
4	Market Linked Debentures	114.08	4.91%
5	Non Convertible Debentures	120.87	5.20%
6	Commercial Paper	0.00	0.00%
7	Subordinated Liabilities	50.47	2.17%
8	Inter Corporate Debt	0.00	0.00%
	TOTAL	**2,178.43**	**93.76%**

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

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PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON DECEMBER 31, 2023
(As per Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023)

(v) Stock Ratios:

Sr No	Particulars	Ratios
1	Commercial Papers to Public Funds	0.00%
2	Commercial Papers to Total Liabilities	0.00%
3	Commercial Papers to Total Assets	0.00%
4	NCDs (original Maturity <1 Yrs.) to Public Funds	Nil
5	NCDs (original Maturity <1 Yrs.) to Total Liabilities	Nil
6	NCDs (original Maturity <1 Yrs.) to Total Assets	Nil
7	Other Short Term Liabilities to Public Funds	46.37%
8	Other Short Term Liabilities to Total Liabilities	42.14%
9	Other Short Term Liabilities to Total Assets	30.75%

vi) Institutional set-up for liquidity risk management

The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee is supported by Asset Liability Management Support Group to analyse, monitor and report the liquidity risk profile to the Asset Liability Management Committee.

The Asset Liability Management Committee reviews the liquidity risk management, funding and capital planning, analyzing different scenarios and preparation of contingency plans. Further, the Risk Management Committee monitors and measures the risk profile of the Company.

The Company manages liquidity risk in accordance with the Company's Asset Liability Management Policy. The Company manages liquidity risk by maintaining sufficient cash surplus and by keeping adequate amount of committed credit lines to meet its repayment obligations.