AMBIT FINVEST PRIVATE LIMITED

PUBLIC DISCLOSURE ON LIQUIDTY RISK AS ON 31st MARCH, 2023
(As per RBI circular no.RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 04, 2019)

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

Sr No	Number of Significant Counterparties *	Amount (Rs in Lakhs)	% of Total deposits	% of Total Liabilities
1	33	1,74,812.19	NA	88.93%

*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 RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-banking Financial Companies and Core Investment Companies.

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

Sr No	Amount (Rs in Lakhs)	Borrowing %
1	87,941.76	**47.67%**

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

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs in Lakhs)*	% of Total Liabilities
1	Borrowings from Banks	1,20,426.41	61.26%
2	Borrowings from Financial Institutions	12,886.79	6.56%
3	Other Borrowings (NBFC)	16,497.91	8.39%
4	Market Linked Debentures	10,679.31	5.43%
5	Non Convertible Debentures	7,905.10	4.02%
6	Commercial Paper	5,885.24	2.99%
7	Subordinated Liabilities	5,183.84	2.64%
8	Inter Corporate Debt	5,000.00	2.54%
	TOTAL	**1,84,464.60**	**93.86%**

* Above numbers are excluding EIR Impact.

(v) Stock Ratios:

Sr No	Particulars	Ratios
1	Commercial Papers to Public Funds	3.26%
2	Commercial Papers to Total Liabilities	2.99%
3	Commercial Papers to Total Assets	2.21%
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	42.22%
8	Other Short Term Liabilities to Total Liabilities	38.73%
9	Other Short Term Liabilities to Total Assets	28.52%

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.

Institutional set-up for liquidity risk management: The ultimate responsibility for liquidity risk management rests with the Board of directors, which has established Asset and Liability Management Committee (ALCO) for the management of the Company's short, medium and long-term funding and liquidity management requirements. The ALCO meets regularly to review the liquidity position based on future cash flows. The Company manages liquidity risk by continuously monitoring forecast and actual cash flows and by matching the maturity profiles of financial assets and liabilities. The Company also maintains adequate liquid assets, banking facilities and reserve borrowing facilities to hedge against unexpected requirements.