

Appendix VI-A

M/s CD Equifinance Private Limited

Public Disclosure on Liquidity Risk as on 31st March 2024 (Audited) pursuant to 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): **NIL**

Sr. no.	No. of Significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
1	-	-	N.A	N.A

- (ii) Top 20 large deposits (amount in ₹ crore and percent of total deposits)

NIL/Not Applicable

- (iii) Top 10 borrowings (amount in ₹ crore and percent of total borrowings)

NIL/Not Applicable

- (iv) Funding Concentration based on significant instrument/product

Sr. no.	Name of the product	Amount	% of Total Liabilities
1	-	-	N.A

- (v) **Stock Ratios:**

<u>Particulars</u>	<u>As at December 31,2024</u>		
	<u>As a% of Total public funds</u>	<u>As a% of Total Liabilities</u>	<u>As a% of Total Assets</u>
Commercial Papers	-	-	-
Non-convertible debentures (original maturity of less than 1 year)	-	-	-
Other Short term liabilities	-	0.18%	0.18%

• Total Liabilities has been computed as sum of all liabilities (Total Assets less Equity Share Capital less Reserves & Surplus).

- (vi) **Institutional set-up for liquidity risk management**

The Board of Directors also approves constitution of Asset Liability Committee (ALCO), Asset Liability Management Committee (ALCO) reviews or monitors Asset Liability Management (ALM) mismatch. ALCO conducts periodic reviews relating to the liquidity position and stress test assuming various what if scenarios. The ALCO is responsible for ensuring adherence to the limits set by the Board as well as for deciding the business strategy of the Company in line with the Company's budget and decided risk management objectives. The ALCO is a decision-making unit responsible for balance sheet planning from risk-return perspective including strategic management of interest rate and liquidity risks. The ALCO will be responsible for ensuring the adherence to the target set by the Board of Directors. The ALM Support Groups, consisting of operating staff, are responsible for analysing, monitoring and reporting the risk profiles to the ALCO. The minutes of ALCO meetings are placed before the RMC and the Board of Directors in its next meeting for its ratification.