

### Disclosure on Liquidity Risk as on 30<sup>th</sup> September, 2024

Public Disclosure on liquidity risk of Rajradhe Finance Limited as on 30<sup>th</sup> September, 2024 in accordance with RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 10, 2024 on Liquidity Risk Management Framework for Non-Banking Financial Companies:

i) Funding Concentration based on significant counterparty

| Sr. No. | Number of Significant Counterparties | Amount (Rs. In Lakh)* | % of Total Deposits | % of Total Liabilities |
|---------|--------------------------------------|-----------------------|---------------------|------------------------|
| 1       | 9                                    | 1084.50               | N.A.                | 3.55%                  |

Note:

- \*Included Principal and interest amount.

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

- Nil. The Company is registered with RBI as Non Deposit accepting NBFC.

iii) Top 10 borrowings (amount in Rs Lakh & % of total borrowings\*)

| Amount (Rs Lakh) | % of Total Borrowings |
|------------------|-----------------------|
| 1084.50          | 100%                  |

Note: Included Principal and Interest amount.

iv) Funding Concentration based on significant instrument / product:

| Sr. No. | Name of the instrument/product | Number of Counterparties | Amount (Rs in Lakh) | % of Total Liabilities |
|---------|--------------------------------|--------------------------|---------------------|------------------------|
| 1       | Long Term Bank Loans           | 2                        | 17.33               | 0.06%                  |
| 2       | Long Term Loans (Others)       | 2                        | 227.01              | 0.74%                  |
| 3       | Long Term ICBs                 | 5                        | 840.16              | 2.75%                  |
|         |                                |                          |                     |                        |
|         | <b>Total</b>                   | <b>9</b>                 | <b>1084.50</b>      | <b>3.55%</b>           |

Note:

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

v) Stock ratios:

|                                                                                                 |     |
|-------------------------------------------------------------------------------------------------|-----|
| Commercial papers as a % of total liabilities                                                   | NIL |
| Commercial papers as a % of total assets                                                        | NIL |
| Non-convertible debentures (original maturity of less than oneyear) as a % of total liabilities | NIL |
| Non-convertible debentures (original maturity of less than oneyear) as a % of total Assets      | NIL |
| Other short-term liabilities as a % of total liabilities                                        | 0%  |
| Other short-term liabilities as a % of total assets                                             | 0%  |

Note –

- As on 30th September, 2024, Outstanding Commercial Paper is Nil.
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

vi) Institutional set-up for liquidity risk management:

The liquidity Risk Management framework of the Company is governed by its liquidity Risk Management Policy and procedures approved by the Board/ALCO. The Company's risk management function is carried out by the Risk Management department that is guided and supported by Risk Management Committee advises on financial risks and the appropriate governance framework for the Company. The Risk Management Committee provides assurance to the Board that the Company's financial risk activities are governed by appropriate policies and procedures and that financial risks are identified, measured and managed in accordance with the Company's policies and risk objectives.

The company is following Board approved policies for Liquidity Risk Management.

- Asset Liability Management Policy
- Risk Management Policy

ALCO the implementation of liquidity risk management strategy of the company. The company maintains a positive cumulative mismatch in all buckets.