

NABKISAN Finance Ltd.**Public disclosure on liquidity risk for the quarter ended 31 December 2024****Background**

RBI had issued Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 on 19th October 2023 vide notification RBI/DoR/2023-24/106 DoR.FIN.REC.No.45/03.10.119/2023-24

As per these directions, NBFCs are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosures on liquidity risk as of December 31, 2024 are as under:

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1	1	2212.69	NA	91.41

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

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

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

Amount (₹ crore)	2222.70
% of total borrowings	100%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument / product	Amount (₹ crore)	% of Total Liabilities
1	Unsecured Loans	2222.70	91.83

(v) Stock Ratios:

Commercial papers as a percent of total public funds, total liabilities and total assets	NA
Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets	NA
Other short-term liabilities as a percent of:	
total public funds	NA
total liabilities	54.20%
total assets	44.51%

(vi) Institutional set-up for liquidity risk management

The Company has an Asset Liability Management Committee (ALCO). The ALCO meetings are held at periodic intervals. Also, the Risk Management Committee (RMC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RMC subsequently updates the Board of Directors on the same.

Note:

- 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.