

ASK Financial Holdings Private Limited

Public Disclosure on Liquidity Risk - For the period ended September 30, 2024

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

Particulars	As on September 30, 2024 (InRs. Lakhs)
Number of significant counterparties*	2
Amount of borrowings from significant counterparties	3053.10
% of Total deposits	NA
% of Total liabilities	7.69%

*"Significant counterparty" is defined as a single counterparty or group of connected or affiliated counter parties accounting in aggregate for more than 1% of the NBFC ND-NSI'.

ii. Top 20 large deposits

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

iii. Top 10 borrowings

Particulars	As at September 30, 2024 (in Rs. Lakhs)
Amount of borrowings from top 10 lenders	3969.02
% of Total Borrowings	97.49

iv. Funding Concentration based on significant instrument/product*

Particulars	As at September 30, 2024 (in Rs. Lakhs)	
	Amount	% of Total Liabilities
Other Borrowings		
Loan from Related Parties	0.53	0.01%
Non-Convertible Debenture	4070	10.25%

*"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 ND- NSI's borrowings.

v. Stock ratios

Particulars	As at September 30, 2024 (in Rs. Lakhs)
Commercial papers as a % of total public funds	NA
Commercial papers as a % of total liabilities	NA
Commercial papers as a % of total assets	NA
Non-convertible debentures as a % of total public funds	100%
Non-convertible debentures as a % of total liabilities	10.25%
Non-convertible debentures as a % of total assets	4.24%
Other short-term liabilities, if any, as a % of total public funds	0.01%
Other short-term liabilities, if any, as a % of total liabilities	0.001%
Other short-term liabilities, if any, as a % of total assets	0.001%

*"Total public funds" refers to the aggregate of borrowings from related parties.

** "Total liabilities" refers to the aggregate of financial liabilities and non-financial liabilities.

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, inter alia

- implements and administers guidelines on Asset-Liability Management approved by the Board and its revision if any
- monitors the asset liability gap and overcome the asset-liability mismatches, short term dynamic liquidity, interest risk exposure, etc. and strategize action to mitigate risk associated with the asset liability gap.
- ensures that the credit and investment exposure to any party/Company/group of parties or companies does not exceed the internally set limits as well as statutory limits as prescribed by Reserve Bank of India from time to time.

Additional Notes

- There are available line of credits from Holding and Ultimate Holding Company which are drawable on notice which further augment availability of funds.
- The Company is currently categorized as Non-deposit taking Non-systematically important NBFC. Once it becomes Systematically important, further compliances as per regulatory requirements will be adhered to.

The Risk Management Committee, inter alia

- establishes methodologies for identification, measurement and management of Risk
- considers the Company's risk management strategies and giving directions where appropriate
- develops a strong risk culture across the organization
- adopts best risk management practices with resultant shareholder value creation and increased stakeholder confidence.