

## ASK Financial Holdings Private Limited

### Public Disclosure on Liquidity Risk - For the period ended March 31, 2024

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

Particulars	As on March 31, 2024 (InRs. Lakhs)
Number of significant counterparties*	2
Amount of borrowings from significant counterparties	14229.18
% of Total deposits	NA
% of Total liabilities	39.11%

\*"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 March 31, 2024 (in Rs. Lakhs)
Amount of borrowings from top 10 lenders	14229.18
% of Total Borrowings	100%

#### iv. Funding Concentration based on significant instrument/product\*

Particulars	As at March 31, 2024 (in Rs. Lakhs)	
	Amount	% of Total Liabilities
<b>Other Borrowings</b>		
Loan from Related Parties	14229.18	39.11%

\*"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 March 31, 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	NA
Non-convertible debentures as a % of total liabilities	NA
Non-convertible debentures as a % of total assets	NA
Other short-term liabilities, if any, as a % of total public funds	100%
Other short-term liabilities, if any, as a % of total liabilities	39.11%
Other short-term liabilities, if any, as a % of total assets	22.12%

\*"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.

#### ASK Financial Holdings Private Limited

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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.