

Public disclosure of KOMAF Financial Services Private Limited for the month of Sep 24 as required in terms of Para 15 of Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 , as updated.

Liquidity Risk Management Framework

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

Sr. No.	Number of Significant Counterparties	Amount (Rs. Crore)	% of Total Deposits	% of Total Liabilities
1	NIL	NIL	N.A	NIL

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

- iii. Top 10 borrowings (amount in Rs. crore and % of total borrowings)

Sr. No.	Nature of Borrowing	Amount (Rs. Crore)	% of Total Borrowings
1	NIL	NIL	NIL

- iv. Funding concentration based on significant instrument / product

Sr. No.	Nature of the Instrument / product	Amount (Rs. Crore)	% of Total Liabilities
1	NIL	NIL	NIL

- v. Stock Ratios

Sr. No.	Particulars	As on 30 th Sep , 2024
1	Commercial papers as a % of total public funds	NIL
2	Commercial papers as a % of total liabilities	NIL
3	Commercial papers as a % of total assets	NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NIL
5	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	NIL
6	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NIL
7	Other short-term liabilities as a % total public funds	NIL
8	Other short-term liabilities as a % of total liabilities	73.06%
9	Other short-term liabilities as a % of total assets	0.60%

- vi. Institutional set-up for liquidity risk management

- The Board of Directors of the Company has an overall responsibility for managing the liquidity risk.
- The Board of Directors approves the constitution of Risk Management Committee for effective supervision and monitoring liquidity risks and other risks faced by the Company.
- Asset Liability Committee consists of Directors and Senior Management and is responsible for implementing the liquidity risk management strategy of the Company, market risk management, interest rate risk management and also to ensure adherence to risk tolerance limits of the Company.