

PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON DECEMBER 31, 2023

Pursuant to RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, Liquidity Coverage ratio disclosures are presented as below:-

Public disclosure on liquidity risk:

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

(Rs. in Lakh)

Sr. No.	Number of Significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
1	22	1,65,182.54	NA	86.34%

ii. Top 20 Large deposits

There are no public deposits accepted by the company as company is non-deposit taking NBFC.

iii. Top 10 borrowings

(Rs. in Lakh)

Sr. No.	Amount	% of Total borrowings
1	1,22,598.85	67.81%

iv. Funding Concentration based on significant instrument/product

(Rs. in Lakh)

Sr. No.	Nature of significant instrument/product	Amount	% of Total Liabilities
1	Working Capital Loans	66,799.65	34.91%
2	Term Loans	62,101.17	32.46%
3	Non Convertibles Debentures	40,640.00	21.24%
4	Commercial Papers	1,640.04	0.86%
5	Inter Corporate Loans	9,606.70	5.02%
	Total	1,80,787.56	94.49%

PAISALO DIGITAL LIMITED

Registered Office: CSC, Pocket 52, Near Police Station, CR Park, New Delhi - 110 019. Phone : + 91 11 4351 8888. Email: delhi@paisalo.in

Head Office: Paisalo House, 74, Gandhi Nagar, NH-2, Agra - 282 003, India. Phone : +91 562 402 8888. Email: agra@paisalo.in

CIN: L65921DL1992PLC120483

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अर्थ: समाजस्य न्यासः

v. Stock Ratios

(Rs. in Lakh)

Sr. No.	Particulars	Amount	Total Public Funds	Total Liabilities	Total Assets	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Commercial Papers	1,640.04	1,80,787.56	1,91,326.38	3,10,090.53	0.91%	0.86%	0.53%
2	Non-Convertible Debentures (original maturity of less than one year)	-	1,80,787.56	1,91,326.38	3,10,090.53	0.00%	0.00%	0.00%
3	Other short term liabilities (excluding commercial papers)	56,790.55	1,80,787.56	1,91,326.38	3,10,090.53	31.41%	29.68%	18.31%

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk. The Board approves the governance structure, policies, strategy, and the risk tolerance limit for the management of liquidity risk.

The Board of Directors approves the constitution of Risk Management Committee (RMC) for the effective supervision and management of various aspects including liquidity risks faced by the Company. The meetings of RMC are held at quarterly interval.

The Board of Directors also approves constitution of Asset Liability Committee (ALCO), consisting of the Company's top management which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and tolerance limits approved by the Board. The role of the ALCO also includes periodic revision of interest rates, diversification of source of funding and its mix maintenance of enough liquidity and investment of surplus funds. The Members of Asset Liability Committee (ALCO) meets periodically and minutes of the same are placed before the Board of Directors in its next meeting for ratification.

Notes:

- Total Liabilities represent total Liabilities and Equity as per Balance sheet less Equity.
- 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.
- Public funds are as defined in Master Direction – Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve bank) Direction, 2016.

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