

Epimoney Private Limited

Disclosure on Liquidity Risk as on September 30, 2024

Background:

Disclosure on liquidity risk under Appendix VI-A of RBI Circular no. RBI/DoR/2023-24/106DoR.FIN.REC. No.45/03.10.119/2023-24 dated October 19, 2023, on Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

(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	20	686.37	NA	84.06%

(ii) Top 20 large deposits (amount in ₹ Crore and % of total deposits):Not Applicable

(iii) Top 10 borrowings (amount in ₹ Crore and % of total borrowings):

Amount (Rs. in Crore)	% of Total Borrowing
527.98	73.77%

(iv) Funding Concentration based on significant instrument/product:

Sr. No.	Name of the instrument/product	Amount (₹ Crore)	% of Total Liabilities
1	Term Loan/Cash credit/ Overdraft	539.62	75.40%
2	WCDL/ short term facilities	24.98	24.98%
3	Pass through certificates – Securitization	141.15	19.72%

*represents unsecured loan from Director.

(v) Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial paper as a % of total public funds	N. A.
2	Commercial paper as a % of total liabilities	N. A.
3	Commercial paper as a % of total assets	N. A.
4	Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds	N. A.
5	Non-convertible debentures (original maturity of less than 1 year) as a % of total liabilities	N. A.
6	Non-convertible debentures (original maturity of less than 1 year) as a % of total assets	N. A.
7	Other short term liabilities as a % of total public funds	N. A.
8	Other short term liabilities as a % of total liabilities	72.14%
9	Other short term liabilities as a % of total assets	42.07%

(vi) **Institutional set-up for liquidity risk management:**

The Board of Directors of the Company has the overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Asset Liability Committee (“ALCO”) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks in general and liquidity risk in particular.

The meetings of ALCO are held at quarterly intervals. ALCO provides guidance and directions on aspects such as interest rate outlook, liquidity, debt market position and funding sources to name a few.