



PUBLIC DISCLOSURE ON LIQUIDITY RISK AS ON 30TH JUNE, 2024

A. 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	2 (Two)	69.13	Not Applicable	43.97%

B. Top 20 large deposits (amount in Crore and % of total deposits)

Company is registered as NBFC – Base Layer (NBFC – BL) and not accepting public deposits, hence Not Applicable

C. Top 10 borrowings (amounts in Rs. Crore and % of total borrowings)

Sr. No.	Amount (Rs. Crore)	% of Total Borrowings
1	117.21	92.16%

D. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (Rs. Crore)	% of Total Liabilities
1	Privately Placed- Non Convertible Debentures (1)	7.68	4.88%
2	Borrowings (Other than Debt Securities) (2)		
a	Term Loan from Banks/NBFC	21.97	13.98%
b	Intercorporate Loans	71.63	45.56%
c	Loan repayable on demand from banks (cash credit from banks)	16.59	10.55%
	Sub-Total (2)	110.19	70.09%
3	Subordinated Liabilities (3)	7.10	4.52%
	Total (1+2+3)	124.96	79.49%

E. Stock Ratios:

- a) Commercial papers as a percent of total public funds, total liabilities and total assets – Not Applicable




Arvog

Finkurve Financial Services Limited
CIN: L45900MH1994PLC022402

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- b) Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets - **Not Applicable**
- c) Other short-term liabilities, if any as a percent of total public funds, total liabilities and total assets: -

Sr. No.	Name of the instrument/product	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Short Term Liabilities	99.27%	80.30%	36.04%

F. Institutional set-up for liquidity risk management:

Liquidity represents the ability of the company to generate sufficient cash flow to meet financial obligations, both under normal and stressed conditions, without liquidating assets or raising funds at unfavourable terms. The operations of Companies give rise to Asset Liability mismatches and liquidity risks.

In order to address these risks, the Company has a Board approved Liquidity Risk Management Policy in place prepared on the basis of RBI guidelines and internal factors specific to our business. The Board of the company has setup an Asset Liability Management Committee to review the liquidity risk. The Company also undertakes liquidity risk stress testing at reasonable intervals. The policy is reviewed as needed or whenever necessary.

For Finkurve Financial Services Limited



Sunny Dilip Parekh
Company Secretary & Compliance Officer
Membership No. ACS32611



Notes:

- Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No. 102/03.10.001/2019-20 dated November 4, 2019 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies'.
- Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on 'Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies'.
- Total liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
- Public funds areas defined in Master Direction -RBI - Non-Banking Financial Company -Scale Based Regulations Direction, 2023.
- The amount stated in this disclosure is based on the unaudited financial statements as on 30th June 2024.