



FINANCIAL HOLDINGS

**ASK Financial Holdings Private Limited****Public Disclosure on Liquidity Risk - For the period ended September 30, 2021****i. Funding Concentration based on significant counterparty (both deposits and borrowings)**

Particulars	As at September 30, 2021 (in Rs. Lakhs)
Number of significant counterparties*	0
Amount of borrowings from significant counterparties	Nil
% of Total deposits	NA
% of Total liabilities	NA

\*"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 September 30, 2021 (in Rs. Lakhs)
Amount of borrowings from top 10 lenders	Nil
% of Total Borrowings	NA

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

Particulars	As at September 30, 2021 (in Rs. Lakhs)	
	Amount	% of Total Liabilities
<b>Other Borrowings</b>		
NA	Nil	NA

\*"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 more than 1% of the NBFC ND- NSI's borrowings.

**v. Stock ratios**

Particulars	As at September 30, 2021 (in Rs. Lakhs)



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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	NA
Other short-term liabilities, if any, as a % of total liabilities	NA
Other short-term liabilities, if any, as a % of total assets	NA

**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

- To implement and administer guidelines on Asset-Liability Management approved by the Board and its revision, if any
- To monitor 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.
- To ensure 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.

The Risk Management Committee, inter alia

- To establish methodologies for identification, measurement and management of Risk
- To consider the Company's risk management strategies and giving directions where appropriate
- To develop a strong risk culture across the organization
- To adopt best risk management practices with resultant shareholder value creation and increased stakeholder confidence.