

Snapmint Financial Services Private Limited

Public disclosure on liquidity risk pursuant to RBI notification RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

Liquidity Risk disclosure_Jun'24

(i) Funding Concentration based on significant counterparty (borrowings)

Sr. No.	Number of Significant Counterparties	Amount (crore)	% of Total Liabilities
1	19	142.30	73.54%

Note:

- 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 total liabilities.
- Total liabilities have been computed as total assets less equity share capital less reserve & surplus and computed basis extant regulatory ALM guidelines.
- Accrued interest on borrowings not considered.

(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 in INR Crs	% of total borrowings
117.03	82.24%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the Instrument/Product	Amount (crore)	% of Total Liabilities
1	Non-Convertible Debentures	39.33	20.32%
2	Borrowings from Banks/FIs	102.98	53.22%

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets: NIL

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: NIL

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Particulars	Weightage
Other short-term liabilities as % of Total Public funds	0.00%
Other short-term liabilities as % of Total Liabilities	95.81%
Other short-term liabilities as % of Total Assets	76.12%

Note:

- Other Short-term Liabilities has been computed as Total Short-term Liabilities (Original maturity of less than one year).

SNAPMINT FINANCIAL SERVICES PRIVATE LIMITED

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(vi) Institutional set-up for liquidity risk management

The Liquidity Risk Management of the Company is governed by the Liquidity Risk Management Framework and Asset Liability Management Committee (ALCO). The ALCO has the overall responsibility for management of liquidity risk. The ALCO decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Asset Liability Management Committee (ALCO), which is a committee of the Board, is responsible for ensuring adherence to the liquidity risk tolerance/limits as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level.

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