Arthmate Financing India Private Limited

Disclosure on Liquidity Risk as on Jun 30, 2025
RBI Notification No: RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20

1. Funding Concentration based on significant counterparty:

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Liabilities
1	5	80.69	18.11%

2. Top 20 large deposits (amount in INR Crore and % of total deposits): **Not Applicable**

3. Top 10 borrowings:

Sr. No.	Amount (₹ crore)	% of Total Borrowings
1	93.32	81.21%

4. Funding Concentration based on significant instrument/product:

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Non-Convertible debentures	87.47	19.63%
2	Loan from Bank	24.45	5.49%
3	Loan from NBFC	2.99	0.67%

5. Stock Ratios:

Instrument	As % of Total Liabilities	As % of Total Assets
Commercial paper	-	-
NCDs (originality maturity of less than 1 year)	-	-
Other short-term liabilities for borrowing	10.79%	7.30%

6. Institutional set-up for liquidity risk management:

The Company has in place organizational set up as directed in RBI policy to decide the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it. The set up includes the following bodies:

A. **Board of Directors** shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits as may be decided.

B. **Risk Management Committee (RMC)** shall evaluate the overall risks faced by the Company including liquidity risk.

C. **Assets Liability and Management Committee (ALCO)** shall ensure adherence to the risk tolerance/limits as set by the Board as well as implement the liquidity risk management strategy of the Company.

D. **Treasury Team** shall analyze, monitor and report the liquidity risk profile to the ALCO.

Notes:

The Company is a non-deposit taking Base layer NBFC therefore only information related toborrowings have been disclosed above and no information related to deposits is available.