

**Public disclosure on liquidity risk as on 30<sup>th</sup> June 2024**

**i. 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	4(Four)	115.28	NA	99.29%

**ii. Top 20 large deposits (amount in Rs. Crore and % of total deposits)**

Company is registered as NBFC - Base Layer (NBFC - BL) and not accepting public deposits, hence N.A.

**iii. Top 10 borrowings (amounts in Rs. Crore and % of total borrowings)\***

Sr. No.	Amount (Rs. Crore)	% of Total Borrowings
1	115.28	100%

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

Sr. No.	Name of the instrument/product	Amount (Rs. Crore)	% of Total Liabilities
1	<b>Borrowings</b>		
	- Term Loan from Financial Institution	40.25	34.67%
	- Term Loan from Banks	75.03	64.62%

**v. Stock Ratios :**

- Commercial papers as a percent of total public funds, total liabilities and total assets - **Not Applicable**
- Non-convertible debentures (original maturity of less than one year) as a percent of total public funds, total liabilities and total assets - **Not Applicable**
- 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	44.30%	99.29%	41.25%

- 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 gives 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. Liquidity is monitored through flow as well as stock approaches. The

CIN: U67100KA2014PTC073653 Website: [www.zerodhacapital.com](http://www.zerodhacapital.com)

**Registered office:** 175/176, 2nd Floor  
Bannerghatta Main Road next to Rainbow  
Hospital, Bilekahalli, Bannerghatta Road,  
Bangalore-560076, Karnataka, India

**Branch office:** No.172/1F/12A, (old Door  
No.769-1F-12A), Spencer Plaza, Anna Salai,  
Chennai-600002

Company also undertakes liquidity risk stress testing at reasonable intervals. The policy is reviewed on annual basis.

**Notes:**

- 1) 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'.
- 2) 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'.
- 3) Total liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equities and Reserves/Surplus.
- 4) Public funds areas defined in Master Direction -RBI - Non-Banking Financial Company -Scale Based Regulations Direction, 2023.
- 5) The amount stated in this disclosure is based on the unaudited financial statements as on 30 June 2024.

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