

## SUN INVESTMENTS PRIVATE LIMITED

### DISCLOSURE ON LIQUIDITY RISK

As per, Reserve Bank of India (RBI) Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 and subsequent amendments thereon and based on the guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies, the disclosure on **liquidity risk as at March 31, 2024** is as under:

**i) Funding Concentration based on significant counterparty:**

Sl No.	Number of Significant Counterparties	Amount (Rs. in Crs)*	% of Total Deposits	% of Total Liabilities #
1.	Nil	-	N.A.	-

Note:

- \*Included only Principal amount.
- “Significant Counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus.
- Liabilities include Deferred tax liability (Rs.484.82 Crs) and other liabilities (Rs.0.10 Crs)

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

- Nil. The Company is registered with RBI as Non-Deposit accepting NBFC

**iii) Top 10 borrowings (amount in Rs Crores & % of total borrowings):**

Amount (Rs. in Crs)	% of Total Borrowings
Nil	Nil %

**iv) Funding Concentration based on significant instrument / product:**

Sl No.	Name of the Instruments/Product	Number of counterparties	Amount (Rs. in Crs)	% of Total Liabilities
1	Long Term Bank Loans	-	-	-
2	Short Term Loans	-	-	-
3	Long Term NCD	-	-	-
4	Short Term NCD	-	-	-
5	Subordinated Debt	-	-	-
6	Pass through certificates	-	-	-
7	Commercial Paper	-	-	-
	<b>Total</b>	-	-	-

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#### v) Stock Ratios:

Commercial papers as a % of total liabilities	Nil
Commercial papers as a % of total assets	Nil
Commercial papers as a % of total public fund	Nil
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities)	Nil
Non-convertible debentures (original maturity of less than one year) as a % of total Assets	Nil
Non-convertible debentures (original maturity of less than one year) as a % of public fund	Nil
Other short-term liabilities as a % of total liabilities	0.004 %
Other short-term liabilities as a % of total assets	0.004 %
Other short-term liabilities as a % of public fund	Nil

**Note –**

Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines.

#### vi) Institutional set up for liquidity risk management:

The company has following Board approved policies for Liquidity Risk Management.

- Asset Liability Management Policy
- Resource Mobilization &
- Liquidity Management Framework
- Risk Management Policy

Sun Investments Private Limited (SIPL) endeavors to maintain sufficient Liquidity to take care of its business requirements. Further, the Liquidity Risk Management of Sun Investments Private Limited (SIPL) has undertaken through the Asset Liability Management Framework of Sun Investments Private Limited (ALM Policy) and the organizational setup for the same is as below:

- Board of Directors
- Risk Management Committee
- Asset-Liability Management Committee
- Risk Management Department
- ALM Support Group

ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

The Asset Liability Management Committee, inter alia, reviews the asset liability profile, risk monitoring system, liquidity risk management, funding and capital planning, and contingency planning.