

Public disclosure on liquidity risk of Zoho Finance Private Limited as on Sep 30, 2024 in accordance with RBI circular No. 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 (NBFCs) including Core Investment Companies.

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Liabilities
Not Applicable				

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits)

Not applicable. Zoho Finance Private Limited being a Non- Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India.

(iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Total Amount (Rs. Crores)	% of Total Borrowings
Not Applicable	

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument /product	Amount (₹ crore)	% of Total Liabilities
Not Applicable			

(v) *Stock Ratios:*

Sr. No.	Particulars	Ratios
1.	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
2.	Non-convertible debentures (original maturity of less than one year) as a % of total public funds	NA
	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities*	NA
	Non-convertible debentures (original maturity of less than one year) as a % of total assets	NA
3.	Other short-term liabilities**, if any as a % of total public funds	NA
	Other short-term liabilities, if any as a % of total liabilities*	95%
	Other short-term liabilities, if any as a % of total assets	0.11%

Note:

*Total Liabilities exclude Net worth of the company.

**Other short-term liabilities represent borrowings maturing within 1 year.

(vi) *Institutional set-up for liquidity risk management*

- The Company's Board of Directors has the overall responsibility of management of liquidity risk. The Board decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with the risk tolerance/ limits decided by it.
- The Company also has a Risk Management Committee, which reports to the Board and is responsible for evaluating the overall risks faced by the Company including liquidity risk.
- Asset Liability Management Committee of the Company consisting of the Company's senior management is responsible for ensuring adherence to the risk tolerance/ limits as well as implementing the liquidity risk management strategy of the Company.

Note: The amount stated in this disclosure are based on the unaudited financial statements for the quarter ended September 30th 2024.