

**Disclosure on Liquidity Coverage Ratio (LCR) as on December 31, 2024**

		<b>Total Unweighted Value (average)</b>	<b>Total Weighted Value (average)</b>
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets (HQLA)	6,517.5	774.0
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)		
3	Unsecured wholesale funding		
4	Secured wholesale funding		
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements	344.5	396.2
(ii)	Outflows related to loss of funding on debt products		
(iii)	<i>Credit and liquidity facilities</i>		
6	Other contractual funding obligations		
7	Other contingent funding obligations		
8	<b>TOTAL CASH OUTFLOWS</b>	344.5	396.2
<b>Cash Inflows</b>			
9	Secured lending		
10	Inflows from fully performing exposures		
11	Other cash inflows	176.0	132.0
12	<b>TOTAL CASH INFLOWS</b>	176.0	132.0
			Total Adjusted Value
13	<b>TOTAL HQLA</b>		774.0
14	<b>TOTAL NET CASH OUTFLOWS</b>		264.2
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		293.0 %

**Disclosure on Liquidity risk as on December 31, 2024**

**Alpha Alternatives Financial Services Private Limited**

34<sup>th</sup> Floor, Sunshine Tower, Senapati Bapat Marg, Dadar West, Mumbai 400 013  
 CIN: U65923MH1993PTC075162 | Web: [www.alt-alpha.com](http://www.alt-alpha.com) | B: +91-22-6145-8900  
 E: [info@alt-alpha.com](mailto:info@alt-alpha.com)



<p><b>Alpha Alternatives Financial Services Private Limited</b> (formerly known as "Provincial Finance And Leasing Co Private Limited")</p> <p>The following disclosure is required pursuant to RBI Scale Based regulation framework (RBI/DoR/2023-24/106DoR.FIN.REC.No.45/ 03.10.119/2023-24)</p>											
<p><b>Disclosure on liquidity risk</b> As required in terms of paragraph 3 of RBI Circular RBJ/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20</p>											
<p><b>i) Funding Concentration based on significant counterparty (both deposits and borrowings)</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>December 31, 2024</th> </tr> </thead> <tbody> <tr> <td>Number of significant counterparties*</td> <td>21.00</td> </tr> <tr> <td>Amount of borrowings from significant counterparties</td> <td>2,71,397.30</td> </tr> <tr> <td>% of Total deposits</td> <td>NA</td> </tr> <tr> <td>% of Total liabilities**</td> <td>45.69%</td> </tr> </tbody> </table> <p>* "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' ***"Total liabilities" refers to the aggregate of financial liabilities and non-financial liabilities.</p>		Particulars	December 31, 2024	Number of significant counterparties*	21.00	Amount of borrowings from significant counterparties	2,71,397.30	% of Total deposits	NA	% of Total liabilities**	45.69%
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Amount of borrowings from significant counterparties	2,71,397.30										
% of Total deposits	NA										
% of Total liabilities**	45.69%										
<p><b>ii) Top 20 large deposits</b> The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.</p>											
<p><b>iii) Top 10 Borrowings</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>December 31, 2024</th> </tr> </thead> <tbody> <tr> <td>Amount of Borrowings from top 10 lenders</td> <td>2,05,706.68</td> </tr> <tr> <td>% of Total Borrowings</td> <td>43.17%</td> </tr> </tbody> </table>		Particulars	December 31, 2024	Amount of Borrowings from top 10 lenders	2,05,706.68	% of Total Borrowings	43.17%				
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Amount of Borrowings from top 10 lenders	2,05,706.68										
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<p><b>iv) Funding Concentration based on significant instrument/product</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>December 31, 2024</th> </tr> </thead> <tbody> <tr> <td><b>Debentures</b></td> <td></td> </tr> <tr> <td>Non Convertible Debentures (Market Linked Debentures)</td> <td>4,45,691.44</td> </tr> <tr> <td>Non Convertible Debentures (Subordinated Debt)</td> <td>30,770.54</td> </tr> </tbody> </table>		Particulars	December 31, 2024	<b>Debentures</b>		Non Convertible Debentures (Market Linked Debentures)	4,45,691.44	Non Convertible Debentures (Subordinated Debt)	30,770.54		
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<p><b>v) Stock Ratios:</b> Not Applicable</p>											
<p><b>vi) Institutional set up for liquidity risk management</b> The Board of Directors of the Company has constituted the Asset Liability Management Committee and the Risk Management Committee. The Asset Liability Management Committee, monitors inter alia</p> <ol style="list-style-type: none"> <li>Liquidity position of the company;</li> <li>Approve major decisions affecting Company's risk profile or exposure (product pricing, desired maturity profile and mix of the incremental assets and liabilities, prevailing interest rates offered by other peer NBFCs for the similar</li> <li>Consider any Credit rating updates for the company</li> <li>Consider borrowings and future funding plans of the company</li> <li>Consider Statement of short-term dynamic liquidity to be filed to RBI</li> <li>Ensure compliance of LRM Framework</li> <li>Review Stress Testing reports of the Company and ensure compliance with settled risk appetite</li> <li>Review the results of and progress in implementation of the decisions in its previous meetings</li> <li>Articulate the current interest rate review and formulate future business strategy on this view</li> <li>Decide in consonance with the credit department on source and mix of liabilities or sale of assets for giving out loans Towards this end, it shall develop a view on future direction of interest rate movements and decide on funding mixes between fixed versus floating rate funds, money market versus capital market funding, etc</li> <li>The proportion of the long-term and short term resources (i.e. in connection with the resources planning policy) for Company shall be fixed from time to time based on business plans for each year</li> <li>Frame a policy in the name of the LRM Policy, including Asset Liability Management</li> </ol>											

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