

Corporate Office: Plot No. A9, Sector 3, Noida - 201301  
Registered Office: CP-3, Sector-8, IMT Manesar,  
Gurgaon, Haryana-122051  
Tel: +91 120 4306000 Fax: +91 120 4310288  
CIN: U65923HR2008PTC046947

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## **ANNEXURE-A**

### **MIS POLICY**

**(Approved by the Board at its meeting held on 30<sup>th</sup> September, 2020 and reviewed & updated on 16<sup>th</sup> March, 2021, 15<sup>th</sup> March, 2022, 20<sup>th</sup> March, 2023 and 18<sup>th</sup> March, 2024)**

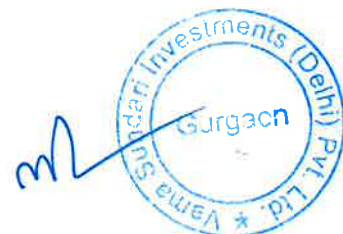
#### **I. Background**

An NBFC shall have a reliable MIS designed to provide timely and forward-looking information on the liquidity position of the NBFC and the Group to the Board and ALCO, both under normal and stress situations. It should capture all sources of liquidity risk, including contingent risks and those arising from new activities, and have the ability to furnish more granular and time-sensitive information during stress events.

MIS policy of the Company is based on RBI Circular DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019.

To monitor the effectiveness of treasury activity, the MIS is generated, circulated and tracked. The following reports are prepared separately and consolidated based on the requirements of the management:

- 1. Live FD Report as at XXXX : The report pertains to status of Fixed Deposits on real time basis. Details of FDs outstanding as at a particular date is generated as per the following template :**



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Sr.No.	Certificate No.	Reference No.	Open Date	No. of Days	Maturity Date	Principal Amount	Bank	Rate of Interest	Interest Amount	Accrued Int. Till Date
Vama Sundari Investments (Delhi) Pvt Ltd										
To									1.0	1.0

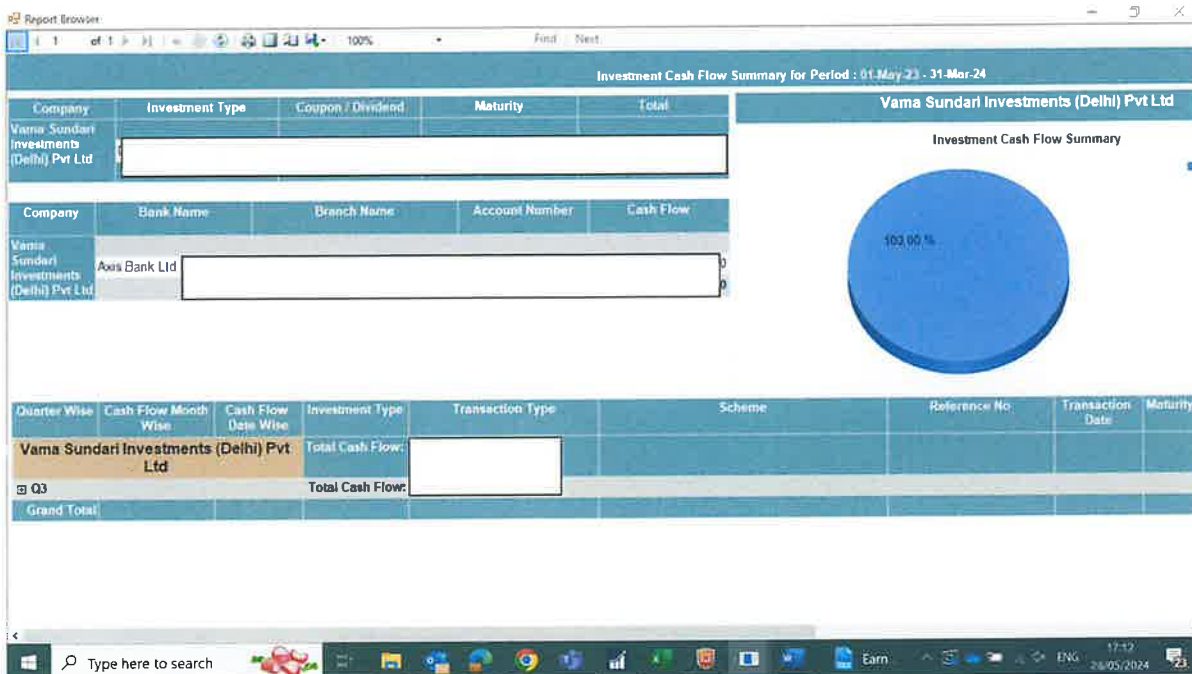
X

- Investments cash flow summary as at XXXX : This report pertains to projected cash flow from investments made in various segments having maturities details as on real time basis, in the following prescribed template :

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Gurgaon

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3. NAV of Mutual Funds as at XXXX : This report pertain to NAV of various schemes of mutual funds at a particular date. Historical data is also available in the following template :

*M*

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Report Browser

NAV as on:31-Dec-23 Print Date:28/05/2024 17:11

Nav Date	Scheme Name	Amfi Code	ISIN Number	NAV
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28/05/2024

4. **Detail of Mutual Funds as at XXXX : This report pertains to cost and market value of mutual funds under various schemes/segments at a particular date, in the following template:**



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Scheme Name	Fund Number	DOI	No. of Units	Purchase MVV	Amount Invested	Outstanding Cost	Market MVV	Market Value	Unrealized Capital Gain	Long Short Term
Vama Sundari Investments (Delhi) Pvt Ltd										

## 5. Portfolio of Active Investments as at XXX :

This report shows the outstanding investments and exposure of investments cost, market value and gain, in the following prescribed template :



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Description	Company	Total Investment (Cost)	Asset Allocation(%)	Market Value	Unrealized Gain&Loss/Accrued Interest	Dividend (Reinvested/Payout)	Return On Investments		
							Absolute	Annualized (%) (Pre Tax)	Annualized (%) (Post Tax)
<b>Debt Investments</b>									
Liquid Fund									
Money Market									
Term Deposit									
Bonds/Debentures(Taxable)									
<b>Total</b>									

## 6. Mutual Funds Purchase Register

This report shows number of units, cost per unit and date of investment, in the following prescribed template :



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Scheme Name	Folio No	Sale Date	NAV Date	Sale NAV	Units Sold	Sale Value	Purchase Cost	Annual Gain	Accounting Gain
Vama Sundari Investments (Delhi) Pvt Ltd									

## 7. Mutual Funds Sale Register :

This report pertains to number of units, cost per unit and date of sale of investment.



VAMA SUNDARI INVESTMENTS (DELHI) PRIVATE LIMITED  
(An HCL Group Company)

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Scheme Name	ISIN Number	Folio No	Transaction Date	NAV Date	NAV	Units
<b>Vama Sundari Investments (Delhi) Pvt Ltd</b>						
<b>Debt Scheme - Money Market Fund</b>						
<b>Liquid</b>						
<b>Liquid Fund</b>						
<b>Money Market</b>						
<b>Vama Sundari Investments (Delhi) Pvt Ltd Total</b>						
<b>Grand Total</b>						





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ALM needs to be supported by a management philosophy which clearly specifies the risk policies and tolerance limits. This framework needs to be built on sound methodology with necessary information system as back up. Thus, information is the key to the ALM process. There are various methods prevalent world-wide for measuring risks. These range from the simple Gap Statement to extremely sophisticated and data intensive Risk Adjusted Profitability Measurement methods. However, though the central element for the entire ALM exercise is the availability of adequate and accurate information with expedience; adequate measures are to be taken to collect accurate data in a timely manner through computerization.

Liquidity position is tracked through maturity or cash flow mismatches by the Company on ongoing basis. For measuring and managing net funding requirements, the use of a maturity ladder and calculation of cumulative surplus or deficit of funds at selected maturity dates is adopted as a standard tool.

The maturity profile used for measuring the future cash flows in different time buckets is as follows:

- i) 1 to 14 days
- ii) 15 to 28 days
- iii) 29 days and upto 3 months
- iv) Over 3 months and upto 6 months
- v) Over 6 months and upto 1 year
- vi) Over 1 year and upto 3 years
- vii) Over 3 years and upto 5 years
- viii) Over 5 years and upto 7 years
- ix) Over 7 years and upto 10 years
- x) Over 10 years.



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The investments are assumed as illiquid due to lack of depth in the secondary market and are, therefore, generally shown, as per their residual maturity, under respective time buckets. Be it marked to-market, on a daily/weekly basis and the revaluation gain/loss should be charged to the profit and loss account.

The Company generates need based periodical MIS for review. In ordinary course MIS statement are prepared for review by the CFO and CEO. The purpose of the MIS is to evaluate the yield on treasury investments and review it against the projected yield and based on those data required action may be taken.

The Treasury operations focusses on management of funds and maintenance of statutory reserves (cash reserve ratio and statutory liquidity ratio). It is also responsible for identifying and managing asset liability gaps, interest rate risk, liquidity positions (including the ongoing maintenance of liquidity coverage ratio), investments and trading activities. The treasury system captures, verifies, authorizes and settles transactions and generate Management Information System (MIS) reports.

## **BOARD OF DIRECTORS MEETINGS AND REVIEWS**

The Board of Directors, in their board meetings, will oversee the implementation of the system and review its functioning periodically and ratifies the treasury reports.

