



CAPITAL FLOAT

2021

Public Disclosure on Liquidity Risk



Disclosure for Quarter ending 31st March 2021 (based on unaudited numbers)

1. Funding Concentration based on significant counterparty

Sr. No	Number of Significant Counterparties	Amount (INR Crores)	% of Total deposits	% of Total Liabilities
1	8	296.64		29.18%

2. Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable

3. Top 10 borrowings

Amount (₹ crore)	% of Total Borrowings
316.64	70.41%

4. Funding Concentration based on significant instrument / product

Sr. No.	Borrowing	Amount (INR Crores)	% of Total Liabilities
1	Term Loan	214.71	21%
2	Non-Convertible Debentures	229.81	23%
3	Securitization liabilities	5.19	1%
4	Cash Credit /Working capital demand loan		
	Total	449.71	44%

5. Stock Ratios:

Sr. No.	Stock Ratio	%
1	Commercial papers as a % of total liabilities	NA
2	Commercial papers as a % of total assets	NA
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	8%
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	8%
5	Other short-term liabilities as a % of total liabilities	5%
6	Other short-term liabilities as a % of total assets	5%

6. Institutional set-up for Liquidity Risk Management

- The company's ALCO has overall responsibility of management of liquidity risk. The ALCO decides the strategic policies and procedures of the Company to manage liquidity risk in accordance with approved risk tolerance limits.
- The Company also has a Risk Management Committee reporting to the Board and responsible for evaluating overall risks faced by the Company including liquidity risk.
- Asset Liability Committee of the Company consisting of the XXXXXX is responsible for ensuring adherence to the risk tolerance limits as well as implementing the liquidity risk management strategy of the Company.