

Company Name : Chaitanya India Fin Credit Private Limited
 Period Ended : 31.12.2020
 Appendix I

Public disclosure on liquidity risk

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

Sr.No	No. of Significant Counterparties	Amount (Rs. Crore)	% of Total Deposits	% of Total Borrowings
1	21	679.90	-	98.18%

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable
 (iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr.No	Name of the Lender	Amount (in Crore)	% of Total Borrowing
1	IDFC First Bank Limited	98.39	14.27%
2	State Bank of India	86.37	12.52%
3	ICICI Bank Limited	81.82	11.86%
4	AK Capital Finance LTD	55.00	7.97%
5	NABARD	50.25	7.29%
6	IndusInd Bank Limited	30.43	4.41%
7	MAS Financial Services	25.63	3.72%
8	Bank of India	25.00	3.62%
9	Federal Bank Limited	25.00	3.62%
10	Microfinance Enhancement Facility SA, SICAV-SIF	25.00	3.62%

- (iv) Funding Concentration based on significant instrument/product

Sr.No	Name of Significant Instrument/Product	Amount (Rs. Crore)	% of Total Liabilities
1	Term Loans	429.69	62.30%
2	Non-Convertible Debentures	220.00	31.90%
3	Sub-Debt	40.00	5.80%

- (v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets – NIL

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: - Not Applicable

- Non-Convertible Debentures as a % of Public Funds
- Non-Convertible Debentures as a % of Total Outside Liabilities
- Non-Convertible Debentures as a % of Total Assets

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

- Other Non-Financial Liabilities as a % of Total Public Funds – Not Applicable
- Other Non-Financial Liabilities as a % of Total Outside Liabilities – 0.27%
- Other Non-Financial Liabilities as a % of Total Assets - 0.18%

(vi) Institutional set-up for liquidity risk management

- **Board of Directors:** The Board has the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.
- **Risk Management Committee:** The Risk Management Committee is responsible for evaluating the overall risks faced by the NBFC including liquidity risk.
- **Asset-Liability Management Committee (ALCO):** The ALCO ensures adherence to the risk tolerance/limits set by the Board as well as implements the liquidity risk management strategy of the NBFC. The members of the ALCO are: -
 1. Mr Anand Rao - Chairperson
 2. Ankit Agarwal - Member
 3. Mr Abhik Sarkar - Member