

Company Name : Chaitanya India Fin Credit Private Limited
 Period Ended : 30.09.2021
 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	25	1085.50	-	97.40%

- (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 Borrowings
1	NABARD	188.70	16.93%
2	ICICI Bank	111.14	9.97%
3	Multiple Lenders	92.01	8.26%
4	IDFC First Bank	78.82	7.07%
5	SBI	73.06	6.56%
6	Standard Chartered	60.00	5.38%
7	CDC	48.50	4.35%
8	Kotak Mahindra Bank	36.67	3.29%
9	Federal Bank	35.63	3.20%
10	RBL	32.73	2.94%

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

Sr.No	Name of Significant Instrument/Product	Amount (Rs. Crore)	% of Total Borrowings
1	Term Loans	737.94	66.22%
2	Non-Convertible Debentures	275.64	24.73%
3	Sub-Debt	40.00	3.59%
4	CP	60.87	5.46%

- (v) **Stock Ratios:**

- (a) Commercial papers as a % of total public funds, total liabilities and total assets – 3.92%
- (b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets: - Not Applicable
- (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 – 0.31%
 - Other Non-Financial Liabilities as a % of Total Assets – 0.24%

(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.