

Company Name : Chaitanya India Fin Credit Private Limited
Period Ended : 31.12.2019

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	20	505.61	-	95.37%

(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	NABARD	45.00	8.49%
2	Northern Arc Capital	40.04	7.55%
3	IDFC First Banks	36.86	6.95%
4	ICICI Bank Limited	35.68	6.73%
5	AAV SARL	33.00	6.22%
6	Northern Arc Investments	30.00	5.66%
7	Sachin Bansal	25.00	4.72%
8	Microfinance Enhancement Facility SA, SICAV-SIF (Blue Orchard Pool)	25.00	4.72%
9	Microfinance Initiative for Asia	22.00	4.15%
10	Japan-ASEAN Women's Empowerment Fund	22.00	4.15%

(iv) Funding Concentration based on significant instrument/product

Sr.No	No. of Significant Instrument/Product	Amount (Rs. Crore)	% of Total Liabilities
1	Term Loans	317.70	67.09%
2	Non-Convertible Debentures	192.43	36.30%
3	Subordinated Debt	20.00	3.77%

(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 – 1.91%
- Other Non-Financial Liabilities as a % of Total Assets - 1.39%

(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 Ravi K S - Independent Director.
 2. Mr Anand Rao - Independent Director.
 3. Mr Abhik Sarkar - Risk Head

Name of the Risk Head: Abhik Sarkar

Signature: