

Company Name : Chaitanya India Fin Credit Private Limited  
 Period Ended : 30.06.2021  
 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	22	893.25	-	98.12%

(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	148.85	16.35%
2	ICICI Bank Ltd	97.50	10.71%
3	IDFC First Bank Ltd	96.93	10.65%
4	State Bank of India	76.69	8.42%
5	CDC Group PLC	50.00	5.49%
6	Kotak Mahindra Bank Ltd	46.67	5.13%
7	AK Capital Finance LTD - NCD	43.84	4.82%
8	RBL Bank Ltd	38.18	4.19%
9	Unifi AIF	31.00	3.41%
10	Hero Fin Corp Ltd	30.58	3.36%

(iv) Funding Concentration based on significant instrument/product

Sr.No	Name of Significant Instrument/Product	Amount (in Crore)	% of Total Liabilities
1	Term Loans	580.50	59.20%
2	Non-Convertible Debentures	289.84	29.56%
3	Sub-Debt	40.00	4.08%

(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

(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 – 6.83%
- Other Non-Financial Liabilities as a % of Total Assets – 5.02%

(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.