

**Chaitanya****CHAITANYA INDIA FIN CREDIT PRIVATE LIMITED**

Company Name : Chaitanya India Fin Credit Private Limited
Period Ended : 30.09.2023

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 Borrowing
1	33	3,407.64	-	94.74%

- (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	Particulars	Amount (in Crore)	% of Total Borrowing
1	Top 10	1,972.60	54.80%

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

Sr. No	Name of Significant Instrument/Product	Amount (Rs. Crore)	% Of Total Borrowings
1	Term Loans	3096.77	86.10%
2	Non-Convertible Debentures	192.50	5.35%
3	Sub-Debt	215.00	5.98%
4	CP	81.49	2.27%
5	PTC	10.95	0.30%

- (v) Stock Ratios:

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

- Commercial Paper as a % of Total Public Funds – **2.28%**
- Commercial Paper as a % of Total Outside Liabilities – **2.14%**
- Commercial Paper as a % of Total Assets – **1.71%**

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets: **-0%**

(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 – **0.44%**
- Other Non-Financial Liabilities as a % of Total Outside Liabilities – **0.41%**
- Other Non-Financial Liabilities as a % of Total Assets – **0.33%**

- (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.