



Company Name : Chaitanya India Fin Credit Private Limited  
Period Ended : 31.03.2022  
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	27	1894.6	-	92.86%

- (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	Top 10	1211.7	59.4%

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

Sr.No	Name of Significant Instrument/Product	Amount (Rs. Crore)	% of Total Borrowings
1	Term Loans	1,771.56	86.63%
2	Non-Convertible Debentures	228.77	11.21%
3	Sub-Debt	40.00	1.96%
4	CP	-	0.00%

- (v) Stock Ratios:

- (a) Commercial papers as a % of total public funds, total liabilities and total assets – 0%
- (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 – Not Applicable
  - Other Non-Financial Liabilities as a % of Total Outside Liabilities – 0.27%
  - Other Non-Financial Liabilities as a % of Total Assets – 0.23%

- (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.