



Company Name : Chaitanya India Fin Credit Private Limited  
Period Ended : 30.09.2024  
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	26	4,491.53	-	93.15%

- (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	3,085.97	64.00%

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

Sr.No	Name of Significant Instrument/Product	Amount (Rs. Crore)	% of Total Borrowings
1	Term Loans	4,332.76	89.86%
2	Non-Convertible Debentures	298.23	6.19%
3	Sub-Debt	190.73	3.96%
4	CP	0.00	0.00%
5	PTC	0.00	0.00%

- (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 – **0.00%**
- Commercial Paper as a % of Total Outside Liabilities – **0.00%**
- Commercial Paper as a % of Total Assets – **0.00%**

(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 – **4.48%**
- Other Non-Financial Liabilities as a % of Total Outside Liabilities – **4.27%**
- Other Non-Financial Liabilities as a % of Total Assets – **3.42%**



(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.

**Liquidity Coverage Ratio Disclosure**

- As per the RBI Master Direction (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023, dated 19th October, 2023, LCR requirement shall be binding on all non-deposit taking systemically important NBFCs with asset size of ₹ 5,000 crore and above from December 1, 2020, with the minimum LCR to be 50%, progressively increasing, till it reaches the required level of 100%, by December 1, 2024.
- The Company has surpassed asset size of ₹ 5,000 Crores during the current financial year, and is currently required to maintain a minimum LCR of 85% (December 1, 2023).
- The Liquidity Coverage requirements for any given date is derived by arriving the stressed expected cash inflows and outflows for the next 30 calendar days.

Particulars		Quarter Sep 30, 2024	
		Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>			
1	Total High Quality Liquid Assets without any Haircut:	433	433
	Total High Quality Liquid Assets with a minimum haircut of 15%:	25	21
<b>Cash Outflows</b>			
2	<b>Deposits (for deposit taking companies)</b>	-	-
3	<b>Unsecured wholesale funding</b>	-	-
4	<b>Secured wholesale funding</b>	-	-
5	<b>Additional requirements, of which</b>	-	-



(i)	Outflows related to derivative exposures and other collateral requirements	-	-
(ii)	Outflows related to loss of funding on debt products	-	-
(iii)	Credit and liquidity facilities	-	-
<b>6</b>	<b>Other contractual funding obligations</b>	<b>535</b>	<b>615</b>
<b>7</b>	<b>Other contingent funding obligations</b>	<b>-</b>	<b>-</b>
<b>8</b>	<b>TOTAL CASH OUTFLOWS</b>	<b>535</b>	<b>615</b>
<b>Cash Inflows</b>			
9	Secured lending	-	-
10	Inflows from fully performing exposures	635	477
11	Other cash inflows @	25	19
12	<b>TOTAL CASH INFLOWS</b>	<b>660</b>	<b>495</b>
			<b>Total Adjusted Value</b>
<b>13</b>	<b>TOTAL HQLA</b>	<b>458</b>	<b>455</b>
<b>14</b>	<b>TOTAL NET CASH OUTFLOWS</b>	<b>134</b>	<b>154</b>
<b>15</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>	<b>343%</b>	<b>296%</b>

@ Other cash inflows include – Payouts form Direct Assignment, investments incomes from Mutual Fund redemptions, Reverse repo and Govt Securities.

Components of HQLA need to be disclosed

<b>HQLA ( Cash / Cash Equivalent)/ Investment)</b>	<b>Sep-24</b>
Cash/ Bank Balance	177
Reverse Repo	130
T Bills	5
G-Secs /SDL	122
<b>Total</b>	<b>458</b>