



Disclosure of details as required by RBI/2019-29/88/DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 09, 2019 regarding Liquidity Risk Management Framework for Tata Cleantech Capital Limited as of 31st Dec 2020.

(Rs. in lakhs)

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr. No	Number of Significant Counterparties	Amount*	% of Total deposits	% of Total Liabilities
1	23	4,53,054	0%	81%

(ii) Top 20 Large Deposits

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

(iii) Top 10 Borrowing (amounts to Rs. 3,02,421 lakhs and 55% of total borrowings)

Sr. No.	Name of Lender/Investor	Amount*	% of total borrowings
1	BANK OF INDIA	43,334	8%
2	HDFC BANK	41,458	8%
3	DEUTSCHE BANK	40,000	7%
4	NABARD LOAN	34,443	6%
5	CENTRAL BANK OF INDIA	30,000	5%
6	AIIB ECB LOAN	25,903	5%
7	ADITYA BSL MUTUAL FUND	25,000	5%
8	SMBC ECB LOAN	22,283	4%
9	ICICI PRUDENTIAL MUTUAL FUND	20,000	4%
10	HSBC	20,000	4%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Bank Loans	2,08,594	37%
2	Non-Convertible Debentures	1,70,684	31%
3	Commercial Paper	55,000	10%
4	Inter-Corporate Deposits	1,500	0%
5	Loan from Financial Institution	34,443	6%
6	External Commercial Borrowings	75,907	14%
	Total	5,46,127	

*Face value of outstanding amount considered.

(v) Stock Ratios

	Particulars	%
(a)(i)	Commercial papers as a % of total public funds	10%
(a)(ii)	Commercial papers as a % of total liabilities	10%
(a)(iii)	Commercial papers as a % of total assets	8%
(b)(i)	Non-convertible debentures (original maturity less than 1 year) as a % of total public funds	0%
(b)(ii)	Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities	0%
(b)(iii)	Non-convertible debentures (original maturity less than 1 year) as a % of total assets	0%
(c)(i)	Other Short-term liabilities as a % of total public funds	24%
(c)(ii)	Other Short-term liabilities as a % of total Liabilities	24%
(c)(iii)	Other Short-term liabilities as a % of total Assets	20%

(vi) The Company's Board of Directors has the overall responsibility for the establishment and oversight of the risk management framework. The Board of Directors has established the Asset and Liability Management Committee (ALCO), which is responsible for developing and monitoring risk management policies. The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.

Footnotes:

- For the purpose of above disclosure, "Public Funds" i.e. Commercial papers and NCD's are shown at Face Value whereas Total Assets and Total Liabilities are shown at carrying values.
- Total Liabilities refer to Total Outside Liabilities i.e. Balance Sheet total excluding Share Capital and Reserves
- Other short-term liabilities include financial liabilities and non-financial liabilities payable within a year (excluding CP maturity and NCD Maturity of original tenor less than 1 year)