



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 30<sup>th</sup> Sep 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	27	4,14,172	0%	85%

**(ii) Top 20 Large Deposits**

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

**(iii) Top 10 Borrowing (amounts to Rs. 2,69,767 lakhs and 56% of total borrowings)**

Sr. No.	Name of Borrower	Amount*	% of total borrowings
1	BANK OF INDIA	52,500	11%
2	DEUTSCHE BANK	35,000	7%
3	NABARD LOAN	34,443	7%
4	CENTRAL BANK OF INDIA	30,000	6%
5	HDFC BANK	27,542	6%
6	ADITYA BIRLA MUTUAL FUND	20,000	4%
7	HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	20,000	4%
8	NEDERLANDSE FINANCIERINGS-MAATSCHAPPIJ VOOR ONTWIKKELINGSLANDEN N.V. (FMO)	18,000	4%
9	BANK OF AMERICA (HK)	17,283	4%
10	ALLAHABAD BANK	15,000	3%

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

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Bank Loans	2,25,844	46%
2	Non-Convertible Debentures	1,42,684	29%
3	Commercial Paper	18,500	4%
4	Inter-Corporate Deposits	8,030	2%
5	Loan from Financial Institution	34,443	7%
6	External Commercial Borrowings	48,676	10%
	<b>Total</b>	<b>4,78,176</b>	

\*Face value of outstanding amount considered

**(v) Stock Ratios**

	Particulars	%
(a)(i)	Commercial papers as a % of total public funds	4%
(a)(ii)	Commercial papers as a % of total liabilities	4%
(a)(iii)	Commercial papers as a % of total assets	3%
(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	30%
(c)(ii)	Other Short-term liabilities as a % of total Liabilities	29%
(c)(iii)	Other Short-term liabilities as a % of total Assets	24%

**(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)