



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 Capital Financial Services Limited as of 30th June 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	22	20,57,582*	0	49%

* Face Value of outstanding amount considered

(ii) Top 20 Large Deposits

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

(iii) Top 10 Borrowing (amounts to Rs. 14,37,993 lakhs and 39% of total borrowings)

Sr. No.	Amount	% of total borrowings
1	1437993*	39%

* Face Value of outstanding amount considered

Sr. No.	Name of Borrower	Amount	% of total borrowings
1	HDFC BANK	4,22,000	11%
2	STATE BANK OF INDIA	2,80,000	8%
3	ICICI BANK	1,50,000	4%
4	LIFE INSURANCE CORPORATION OF INDIA	1,00,000	3%
5	UNION BANK OF INDIA	94,500	3%
6	WIPRO LIMITED	85,000	2%
7	UTI MUTUAL FUND	78,100	2%
8	TATA CAPITAL LTD	77,293	2%
9	SBI MUTUAL FUND	76,100	2%
10	BANK OF INDIA	75,000	2%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount	% of total liabilities
1	Non-Convertible Debenture	17,44,093	47%
2	Bank Loans	13,31,624	36%
3	Commercial paper	3,77,500	10%
4	External Commercial Borrowing	2,09,620	6%
5	Inter Corporate Deposit	64,793	2%
	Total	37,27,630	

(v) Stock Ratios

	Particulars	%
(a)(i)	Commercial papers as a % of total public funds	10%
(a)(ii)	Commercial papers as a % of total liabilities	9%
(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	34%
(c)(ii)	Other Short-term liabilities as a % of total Liabilities	30%
(c)(iii)	Other Short-term liabilities as a % of total Assets	26%

(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:

1. For the purpose of above disclosure, 'Public Funds' i.e. Commercial papers, NCD's and CRPS are shown at Face Value whereas Total assets and total liabilities are shown at Carrying values.
2. Total Liabilities refer to Total outside liabilities i.e. Balance sheet total excluding Share Capital and Reserves.
3. Other Short-term liabilities include Financial Liabilities and non-financial liabilities payable within an year (Excluding CP maturity and NCD Maturity of original tenor less than 1 year)