



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 31<sup>st</sup> March 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	20	19,21,936*	0	47%

\* 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. 13,73,500 lakhs and 36% of total borrowings)**

Sr. No.	Amount	% of total borrowings
1	1373500*	36%

\* Face Value of outstanding amount considered

Sr. No.	Name of Borrower	Amount	% of total borrowings
1	HDFC Bank	4,22,000	11%
2	ICICI Bank	1,50,000	4%
3	STATE BANK OF INDIA	1,45,000	4%
4	HDFC MUTUAL FUND	1,16,500	3%
5	WIPRO LIMITED	1,08,500	3%
6	LIFE INSURANCE CORPORATION OF INDIA	1,00,000	3%
7	BANK OF BARODA	92,500	2%
8	KOTAK MUTUAL FUND	89,000	2%
9	BANK OF INDIA	75,000	2%
10	UNION 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	17,46,993	46%
2	Bank Loans	14,58,567	38%
3	Commercial paper	3,89,500	10%
4	External Commercial Borrowing	1,71,584	4%
5	Inter Corporate Deposit	58,350	2%
	<b>Total</b>	<b>38,24,993</b>	

**(v) Stock Ratios**

	Particulars	%
(a)(i)	Commercial papers as a % of total public funds	10.18%
(a)(ii)	Commercial papers as a % of total liabilities	9.60%
(a)(iii)	Commercial papers as a % of total assets	8.32%
(b)(i)	Non-convertible debentures (original maturity less than 1 year) as a % of total public funds	0.00%
(b)(ii)	Non-convertible debentures (original maturity less than 1 year) as a % of total liabilities	0.00%
(b)(iii)	Non-convertible debentures (original maturity less than 1 year) as a % of total assets	0.00%
(c)(i)	Other Short-term liabilities as a % of total public funds	38.79%
(c)(ii)	Other Short-term liabilities as a % of total Liabilities	36.55%
(c)(iii)	Other Short-term liabilities as a % of total Assets	31.70%

**(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.