



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 30<sup>th</sup> September 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	21,28,209*	0%	54%

\* 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. 16,00,655 lakhs and 44% of total borrowings)**

Sr. No.	Amount	% of total borrowings
1	1600655*	44%

\* Face Value of outstanding amount considered

Sr. No.	Name of Borrower	Amount	% of total borrowings
1	HDFC BANK	3,93,681	11%
2	STATE BANK OF INDIA	3,56,667	10%
3	ICICI BANK	1,50,000	4%
4	WIPRO LIMITED	1,33,500	4%
5	ADITYA BIRLA SUN LIFE MUTUAL FUND	1,20,200	3%
6	LIFE INSURANCE CORPORATION OF INDIA	1,00,000	3%
7	TATA CAPITAL LTD	98,508	3%
8	UNION BANK OF INDIA	94,500	3%
9	BANK OF INDIA	77,500	2%
10	SBI MUTUAL FUND	76,100	2%

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

Sr. No.	Name of the instrument/ product	Amount	% of total liabilities
1	Non-Convertible Debenture	17,63,233	45%
2	Bank Loans	12,58,082	32%
3	Commercial paper	3,57,000	9%
4	External Commercial Borrowing	2,09,619	5%
5	Inter Corporate Deposit	86,008	2%
	<b>Total</b>	<b>36,73,942</b>	

**(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	38%
(c)(ii)	Other Short-term liabilities as a % of total Liabilities	36%
(c)(iii)	Other Short-term liabilities as a % of total Assets	31%

**(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)