



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 Limited (Core Investment Company) 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	11	2,08,770	0	63%

**(ii) Top 20 Large Deposits**

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

**(iii) Top 10 Borrowing (amounts to Rs. 2,05,300 lakhs and 64% of total borrowings)**

Sr. No.	Name of Borrower	Amount	% of total borrowings
1	SBI Mutual Fund	80,000	25%
2	Aditya Birla Sun Life Mutual Fund	52,500	16%
3	Shree Cement Ltd	13,500	4%
4	Britannia Industries Limited	12,500	4%
5	ICICI Securities Primary Dealership Limited	10,000	3%
6	Oriental Bank of Commerce	10,000	3%
7	Nippon India Mutual Fund	7,500	2%
8	Wipro Enterprises Private Limited	9,500	3%
9	Voltas Limited	5,000	2%
10	Balkrishna Industries Limited	4,800	2%

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

Sr. No.	Name of the instrument/ product	Amount	% of total liabilities
1	CP	40,000	12%
2	NCD	1,32,500	40%
3	CRPS	1,46,720	44%
	<b>Total</b>	<b>3,19,220</b>	

**(v) Stock Ratios**

	<b>Particulars</b>	<b>%</b>
(a)(i)	Commercial papers as a % of total public funds	12.53%
(a)(ii)	Commercial papers as a % of total liabilities	11.98%
(a)(iii)	Commercial papers as a % of total assets	3.92%
(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	12.23%
(c)(ii)	Other Short-term liabilities as a % of total Liabilities	11.69%
(c)(iii)	Other Short-term liabilities as a % of total Assets	3.82%

**(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.