



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 30<sup>th</sup> June 2021

(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	3,10,000	0	70%

**(ii) Top 20 Large Deposits**

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

**(iii) Top 10 Borrowing (amounts to Rs. 3,05,000 lakhs and 73% of total borrowings)**

Sr. No.	Name of Lender/Investor	Amount*	% of total borrowings
1	ADITYA BIRLA SUN LIFE MUTUAL FUND	87,500	21%
2	SBI MUTUAL FUND	85,000	20%
3	NIPPON LIFE INDIA MUTUAL FUND	41,500	10%
4	ICICI PRUDENTIAL MUTUAL FUND	30,000	7%
5	AXIS MUTUAL FUND	15,000	4%
6	WIPRO ENTERPRISES PRIVATE LIMITED	12,000	3%
7	INVESCO INDIA MUTUAL FUND	10,000	2%
8	BRITANNIA DAIRY PRIVATE LIMITED	10,000	2%
9	SHREE CEMENT LTD	7,500	2%
10	THE LARSEN AND TOUBRO OFFICERS AND SUPERVISORY STAFF PROVIDENT FUND	6,500	2%

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

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	CP	80,000	18%
2	NCD	2,23,000	50%
3	CRPS	1,15,980	26%
	<b>Total</b>	<b>4,18,980</b>	

\*Face value of outstanding amount considered.

**(v) Stock Ratios**

	<b>Particulars</b>	<b>%</b>
(a)(i)	Commercial papers as a % of total public funds	19%
(a)(ii)	Commercial papers as a % of total liabilities	18%
(a)(iii)	Commercial papers as a % of total assets	7%
(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	54%
(c)(ii)	Other Short-term liabilities as a % of total liabilities	51%
(c)(iii)	Other Short-term liabilities as a % of total assets	20%

**(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 a year (Excluding CP maturity and NCD Maturity of original tenor less than 1 year)