



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 Cleantech Capital Limited as of 30<sup>th</sup> Jun 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	22	4,09,194	0%	81%

**(ii) Top 20 Large Deposits**

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

**(iii) Top 10 Borrowing (amounts to Rs. 2,89,595 lakhs and 59% of total borrowings)**

Sr. No.	Name of Lender/Investor	Amount*	% of total borrowings
1	ADITYA BIRLA SUN LIFE MUTUAL FUND	45,000	9%
2	BANK OF INDIA	39,584	8%
3	AIIB ECB	36,922	7%
4	HDFC BANK	32,292	7%
5	NABARD LOAN	31,982	6%
6	CENTRAL BANK OF INDIA	26,250	5%
7	SMBC ECB LOAN	22,283	5%
8	SBI MUTUAL FUND	20,000	4%
9	NEDERLANDSE FINANCIERINGS-MAATSCHAPPIJ VOOR ONTWIKKELINGSLANDEN N.V. (FMO)	18,000	4%
10	MIZUHO ECB LOAN	17,283	4%

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

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Non-Convertible Debentures	1,90,684	38%
2	Bank Loans	1,43,625	28%
3	External Commercial Borrowings	86,926	17%
4	Commercial Paper	40,000	8%
5	Loan from Financial Institution	31,983	6%
	<b>Total</b>	<b>4,93,218</b>	

\*Face value of outstanding amount considered.

**(v) Stock Ratios**

	Particulars	%
(a)(i)	Commercial papers as a % of total public funds	8%
(a)(ii)	Commercial papers as a % of total liabilities	8%
(a)(iii)	Commercial papers as a % of total assets	6%
(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	24%
(c)(ii)	Other Short-term liabilities as a % of total liabilities	23%
(c)(iii)	Other Short-term liabilities as a % of total assets	19%

**(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:**

- For the purpose of above disclosure, "Public Funds" i.e. Commercial papers and NCD's are shown at Face Value whereas Total Assets and Total Liabilities are shown at carrying values.
- Total Liabilities refer to Total Outside Liabilities i.e. Balance Sheet total excluding Share Capital and Reserves
- 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)