



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 31st 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	21	4,49,500	0%	86%

(ii) Top 20 Large Deposits

Sr. No.	Counterparty	Amount	% of total deposits
Nil			

(iii) Top 10 Borrowing (amounts to Rs. 3,27,700 lakhs and 64% of total borrowings)

Sr. No.	Name of Borrower	Amount*	% of total borrowings
1	TATA CAPITAL LIMITED	50,000	10%
2	BANK OF INDIA	50,000	10%
3	SBI LIQUID FUND	40,000	8%
4	HDFC BANK	38,208	7%
5	NABARD LOAN	34,443	7%
6	ALLAHABAD BANK	31,500	6%
7	STATE BANK OF INDIA	23,500	5%
8	DEUTSCHE BANK	20,000	4%
9	BANK OF BARODA	20,000	4%
10	ADITYA BIRLA SUN LIFE MUTUAL FUND	20,000	4%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/ product	Amount*	% of total liabilities
1	Bank Loans	2,26,510	44%
2	Non-Convertible Debentures	1,47,184	29%
3	Commercial Paper	23,700	5%
4	Inter-Corporate Deposits	52,600	10%
5	Loan from Financial Institution	34,443	7%
6	External Commercial Borrowings	27,721	5%
	Total	5,12,158	100%

*Face value of outstanding amount considered

(v) Stock Ratios

	Particulars	%
(a)(i)	Commercial papers as a % of total public funds	5%
(a)(ii)	Commercial papers as a % of total liabilities	5%
(a)(iii)	Commercial papers as a % of total assets	4%
(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	45%
(c)(ii)	Other Short-term liabilities as a % of total Liabilities	44%
(c)(iii)	Other Short-term liabilities as a % of total Assets	37%

(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.