

Public disclosure on liquidity risk of Capital India Finance Limited ('CIFL') as on September 30, 2020 in accordance with RBI circular No. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies (NBFCs) including Core Investment Companies.

i. Funding Concentration based on significant counterparty (both deposits and borrowings)

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
6	172.45	Not Applicable	89.16%

ii. Top 20 Large Deposits

Not applicable. The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

iii. Top 20 Borrowings

Amount (Rs. In Crores)	% of Total Borrowings
173.76	100.00%

iv. Funding Concentration based on significant Instrument/ Product

Name of instrument/ product	Amount (Rs. In Crores)	% of Total Liabilities
Secured Non Convertible Debentures	75.00	38.78%
Unsecured Non Convertible Debentures	32.00	16.54%
Term Loans from Banks	65.00	33.61%
Vehicle Loans	1.76	0.91%
Total Borrowings	173.76	89.84%
Total Liabilities	193.42	

v. Stock Ratios

Particulars	As a % of total public funds	As a % of total liabilities	As a % of total assets
Commercial papers	-	-	-
Non-convertible debentures (original maturity of less than one year)	-	-	-
Other short-term liabilities	5.72%	5.14%	1.33%

Corporate Office:
One BKC, A-Wing, 14th Floor,
Plot C 66, G Block,
Bandra Kurla Complex,
Bandra East, Mumbai 400051

Registered Office:
2nd Floor, DLF Centre,
Sansad Marg,
New Delhi - 110001

P: +91 22 4503 6000
E: info@capitalindia.com
CIN No: L74899DL1994PLC128577

P: +91 11 4954 6000
W: capitalindia.com



vi. **Institutional set-up for liquidity risk management**

The Board of Directors of the Company has instituted the Asset Liability Management Committee to monitor and manage liquidity risk *inter-alia* by way of monitoring the asset liability composition, reviewing the liquidity and borrowing program of the Company, setting-up and monitoring prudential limits on negative mismatches w.r.t. liquidity and interest rate.

The Company's liquidity and funding approach documented through its various plans and policies including the Asset Liability Management Policy, Resources Planning Policy, Investment and Deployment Policy, is to ensure that funding is available to meet all market related stress situations. We endeavour to maintain a conservative Asset Liability Management approach which is focused on maintaining long term funding stability.

The Company also has a Risk Management Committee which reports to the Board and is responsible for evaluating the overall risks faced by the Company including liquidity risks.

The Company's liquidity management set-up is assessed periodically to align the same with any regulatory changes in the economic landscape or business needs. The ALCO meetings are held once in a quarter and committee submit its report to board on quarterly basis.

Notes:

1. Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated November 4, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
2. Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity Share Capital and Other Equity.
3. Public funds is as defined in Master Direction - Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016.
4. The amount stated in this disclosure is based on the unaudited standalone financial statements for the period ended September 30, 2020.

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