

Public disclosure on liquidity risk of Capital India Finance Limited ('CIFL') as on Sep 30, 2024 in accordance with Annexure VI to Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023

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
17	568.75	Not Applicable	89.33%

ii. Top 20 Large Deposits

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

iii. Top 10 Borrowings

Amount (Rs. In Crores)	% of Total Borrowings
448.88	77.56%

iv. Funding Concentration based on significant Instrument/ Product

Name of instrument/ product	Amount	% of Total Liabilities
	(Rs. In Crores)	
Secured Non-Convertible Debentures	0.00	0.00%
Term Loans from Banks	577.50	90.71%
Vehicle Loans	1.26	0.20%
Total Borrowings	578.76	90.91%
Total Liabilities	636.64	

v. Stock Ratios

Particulars	As a % of total public funds	As a % of total liabilities	As a % of total assets
Commercial papers	0%	0%	0%
Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
Other short-term liabilities (Incl. Borrowings with original maturity of less than one year)	11.92%	10.84%	5.51%

Total Liabilities has been computed as sum of all liabilities (Balance Sheet figure) less Equity Share Capital and Other Equity

Corporate office :
Level - 20, Birla Aurora,
Dr. Annie Besant Road,
Worli, Mumbai,
Maharashtra – 400030

Registered office :
701, 7th Floor, Aggarwal Corporate Tower,
Plot No 23, District Centre,
Rajendra Place, New Delhi- 110008.

P : +91 22 45036000
E : info@capitalindia.com
CIN No: L74899DL1994PLC128577
(Capital India Finance Limited)

P : +91 11 6914 6000
W : www.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 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 the committee submit its report to board on quarterly basis.

Notes:

1. Significant counterparty is as defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC total liabilities excluding equity Share capital and Other equity
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 and updates / amendment thereof.
4. The amount stated in this disclosure is based on the standalone financial statements for the period ended September 30, 2024.

Corporate office :

Level - 20, Birla Aurora,
Dr. Annie Besant Road,
Worli, Mumbai,
Maharashtra – 400030

P : +91 22 45036000
E : info@capitalindia.com
CIN No: L74899DL1994PLC128577
(Capital India Finance Limited)

Registered office :

701, 7th Floor, Aggarwal Corporate Tower,
Plot No 23, District Centre,
Rajendra Place, New Delhi- 110008.

P : +91 11 6914 6000
W : www.capitalindia.com