

PUBLIC DISCLOSURE ON LIQUIDITY RISK

for the period ended September 30, 2022 (provisional, unaudited)

1. Funding Concentration based on Significant Counterparty ¹ (both deposits and borrowings ²)

Number of Significant Counterparties	Amount (Rs. Crore)	% of Total Deposit	% of Total Liabilities
22	775.7	NA	50.7%

2. Top 20 Large Deposits (amount in Rs. Crore and % of Total Deposits)

Nil

3. Top 10 Borrowings

Amount Outstanding (Rs. Crore)	% of Total Borrowing
552.0	69.9%

4. Funding Concentration by Instruments

S. No.	Instrument	Amount (Rs. Crore)	% of Total Liabilities ³
1	NCDs	341.4	22.3%
2	Term Loan	305.4	20.0%
3	WCDL / CC / Short Term Facilities	40.0	2.6%
4	Others (PTC)	26.3	1.7%
5	Others (ICD)	76.5	5.0%
	Total	789.6	51.6%

5. Stock Ratios

(a) Commercial Papers as a % of Total Public Funds ⁴, Total Liabilities and Total Assets

Nil

(b) (b) Non-Convertible Debentures (original maturity of less than one year) as a % of Total Public Funds, Total Liabilities, and Total Assets

Nil

(c) Other Short-Term Liabilities ⁵, if any as a % of Total Public Funds, Total Liabilities and Total Assets

S. No.	Particulars	Ratio
1	Other Short Term Liability as a % of Public Funds	NA
2	Other Short Term Liability as a % of Total Liabilities	2.6%
3	Other Short Term Liability as a % of Total Assets	2.6%

6. Institutional set-up for liquidity risk management

The Board of Directors of Capsave Finance Private Limited (the Company) has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business.

The Board has constituted Asset Liability Management Committee (ALCO) for this purpose to frame required policies and guide the ALM and Liquidity Risk management process. Further, the ALCO has constituted the ALM Support Group (ASG) and delegated the authority for execution of the stated policies and direction of the ALCO and Board.

Notes:

- 1. Significant Counterparty:** A Significant counterparty as per RBI circular DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4 Nov 2019 is defined as a single counterparty or group of connected counterparties accounting in aggregate for more than 1% of the Company's total liabilities
- 2. Funding/Borrowing:** Refers to on outstanding principal balances of External Debt from Banks and Non-Bank lenders, and Inter-Corporate Deposit (ICD) from parent company
- 3. Total Liabilities:** Total Liabilities refers to the aggregate of financial and non – financial liabilities as per balance sheet
- 4. Total Public Funds:** The Company does not raise deposits from public
- 5. Short Term Liability:** Borrowings with original maturity of less than 12 months, except for ICDs

