

PUBLIC DISCLOSURE ON LIQUIDITY RISK

for the period ended December 31, 2023 (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 Outside Liabilities
19	1,163	NA	67%

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 ²
1,000	78%

4. Funding Concentration by Instruments

S. No.	Instrument	Amount (Rs. Crore)	% of Total Outside Liabilities ³
1	NCDs	117	6.8%
2	Term Loan	972	56.2%
3	WCDL / CC / Short Term Facilities	70	4.1%
4	Others (PTC)	1	0.0%
5	Others (ICD)	120	6.9%
	Total	1,279	74.0%

5. Stock Ratios

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

Nil

(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	5.5%
2	Other Short Term Liability as a % of Total Outside Liabilities	4.1%
3	Other Short Term Liability as a % of Total Assets	2.8%

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 Outside Liabilities:

Refers to the aggregate of financial and non – financial liabilities as per balance sheet; (Less) Networth

4. Total Public Funds:

Includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue

5. Short Term Liability:

Borrowings with original maturity of less than 12 months, except for ICDs