



FINOVA CAPITAL PRIVATE LIMITED

Disclosure on liquidity risk under RBI/2019-20/88 DOR.NBFC (PD) CC. NO.102/03.10.001/2019-20 dated November 04, 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies for the Quarter ended 30.09.2021

1 Funding concentration based on significant counterparty (both deposits and borrowings)

Number of significant counterparties	Amount (Rs Lakhs)	% of total deposit	% of total liabilities
30	52,082	Not Applicable	94.70%

2 Top 20 large deposits (amount incrore and % of total deposits) - Not applicable

3 Top 10 borrowings

Amount (Rs Lakhs)	% to Total borrowings
28,973	54.88%

4 Funding concentration based on significant instrument/product

Name of the instrument / product	Amount (Rs Lakhs)	% of Total Liabilities
Debt securities	7,744	14.08%
Term loan from banks	30,901	56.19%
Term loan from financial institutions	14,145	25.72%
Associated liabilities under securitisation	0.00	0.00%
Short term borrowings	0.00	0.00%
Subordinated Debts	0.00	0.00%

5 Stock Ratios:

Particulars	Total public funds	Total liabilities	Total assets
Commercial paper ,as a % of	Nil	Nil	Nil
Non - convertible debentures (original maturity of less than one year) ,as a % of			
Other short term liabilities , as a % of	NIL	NIL	NIL

6 Institutional set -up for liquidity risk mangement

The Board has the overall responsibility for management of liquidity risk. The Board decides the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits approved by it. The Risk Management Committee (RMC), which is a committee of the Board, is responsible for evaluating the overall risks faced by AFL including liquidity risk. The meetings of RMC are held at quarterly intervals. The Asset Liability Management Committee (ALCO) is responsible for ensuring adherence to the risk tolerance/limits set by the Board as well as implementing the liquidity risk management strategy. The role of the ALCO with respect to liquidity risk includes, inter alia, decision on desired maturity profile and mix of incremental assets and liabilities, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions at an entity level. The minutes of ALCO meetings are placed before the RMC during its quarterly meetings for its noting.

Date: 26.10.2021

FINOVA CAPITAL PRIVATE LIMITED

CIN: U65993RJ2015PTC048340

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