



## 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 31.03.2022

### 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                                   | 61,957.41         | Not Applicable     | 92.00%                  |

### 2 Top 20 large deposits (amount in crore and % of total deposits) - Not applicable

### 3 Top 10 borrowings

| Amount (Rs Lakhs) | % to Total borrowings |
|-------------------|-----------------------|
| 35,673            | 55.37%                |

### 4 Funding concentration based on significant instrument/product

| Name of the instrument / product            | Amount (Rs Lakhs) | % of Total Liabilities |
|---|-------------------|------------------------|
| Debt securities                             | 6,068.67          | 9.01%                  |
| Term loan from banks                        | 44,118.17         | 65.51%                 |
| Term loan from financial institutions       | 11,770.57         | 17.48%                 |
| Associated liabilities under securitization | 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 | Nil                | Nil               | Nil          |
| Other short term liabilities , as a % of   | NIL                | 3.22%*            | 1.36%        |

### 6 Institutional set -up for liquidity risk management

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 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.

#### \*Definitions

Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

Borrowings represent Net borrowings as at 31<sup>st</sup> March 2022 as per Ind As.

Total liabilities represent liabilities as per balance sheet as at excluding net worth of the Company.

Short term liabilities represent trade payables, Salaries Payable and other financial and non-financial liabilities excluding lease liabilities.

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