

Company Name: Navi Finserv Private Limited (Formerly known as Chaitanya Rural Intermediation Development Services Private Limited)

Period Ended: 30.09.2021

Appendix I

Public disclosure on liquidity risk as on 30th September 2021

- (i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Sr.No	No. of Significant Counterparties	Amount (Rs. Crore)	% of Total Deposits	% of Total Borrowings
1	7	1886.74	-	93.12%

- (ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable

- (iii) Top 10 borrowings (amount in ₹ crore and % of total borrowings)

Sr.No	Name of the Lender	Amount (in Crore)	% of Total Borrowing
1	Navi Technologies Pvt Ltd	1,402.06	69.20%
2	PP MLD Navi Finserv Private Limited 2021-22	149.30	7.37%
3	PP MLD Navi Finserv Private Limited 2021-22	74.65	3.68%
4	PP MLD Navi Finserv Private Limited 2022	64.28	3.17%
5	Commercial Paper	48.02	2.37%
6	PP MLD Navi Finserv Private Limited 2021-22	46.68	2.30%
7	Non-Convertible Debentures 2	29.75	1.47%
8	AU Small finance Bank TL2	24.89	1.23%
9	Hero Fincorp	24.71	1.22%
10	Tata Capital Financial Services Limited	22.41	1.11%

- (iv) Funding Concentration based on significant instrument/ product

Sr.No	No. of Significant Instrument/Product	Amount (Rs. Crore)	% of Total Liabilities
1	Term Loans	72.01	3.55%
2	Non-Convertible	1,766.71	87.19%

	Debtures		
3	Commercial Papers	48.02	2.37%

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities and total assets –

Total Public funds	Total Liabilities	Total Assets
Nil	2.26%	1.46%

(b) Non-convertible debtures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets:

- Non-Convertible Debtures as a % of Public Funds – Not Applicable
- Non-Convertible Debtures as a % of Total Outside Liabilities – Not applicable
- Non-Convertible Debtures as a % of Total Assets –Not applicable.

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:

- Other Non-Financial Liabilities as a % of Total Public Funds – Not Applicable
- Other Non-Financial Liabilities as a % of Total Outside Liabilities – 0.17%
- Other Non-Financial Liabilities as a % of Total Assets – 0.11%

(vi) **Institutional set-up for liquidity risk management**

• **Board of Directors:**

The Board has the overall responsibility for management of liquidity risk. The Board shall decide the strategy, policies and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it.

• **Risk Management Committee:**

The Risk Management Committee is responsible for evaluating the overall risks faced by the NBFC including liquidity risk.

• **Asset-Liability Management Committee (ALCO):**

The ALCO ensures adherence to the risk tolerance/limits set by the Board as well as implements the liquidity risk management strategy of the NBFC. The members of the ALCO are: -

1. Ms. Riya Bhattacharya - Chairperson
2. Mr. Ankit Agarwal - Member
3. Mr. LN Gurumoorthy - Member