

Company Name: Navi Finserv Limited (Formerly known as Navi Finserv Private Limited) Period Ended: 31.03.2022

Appendix I

Public disclosure on liquidity risk as on 31st March 2022

1 Funding concentration based on significant counterparty (borrowings)

As at 31 March 2022		
Number of Significant Counterparties	Amount	% of Total borrowings
26	25,046.2	84.76%

Note

1. A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
2. Total liabilities has been computed as total assets less equity share capital less reserve & surplus and computed basis extant regulatory ALM guidelines.
3. Accrued interest on borrowings not considered.

2 Top 10 borrowings

As at 31 March 2022

Amount	% of Total borrowings
17,523.8	62.86%

Note:

1. Accrued interest on borrowings not considered.
2. Total borrowing has been computed as gross total debt basis extant regulatory ALM guidelines.

3 Funding Concentration based on significant instrument/product

Name of the instrument/product	As at 31 March 2022	
	Amount	% of Total
Non-Convertible Debentures	18,908.33	63.99%
Term Loan	6,042.10	20.45%
Commercial Papers	727.84	2.46%
Liability against securitised assets	1,838.39	6.22%

Note:

1. A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs
- Total liabilities has been computed as Total assets less equity share capital less reserve & surplus and computed basis extant regulatory ALM guidelines.

2. Accrued interest on borrowings not considered.

4 Stock ratios:

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

As at 31 March 2022		
Total Public funds	Total	Total
Nil	2.46%	1.04%

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

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4 Stock ratios (Cont'd):

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

As at 31 March 2022		
Total Public funds	Total	Total Assets
Nil	57.28%	24.30%

5 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. Mr. Ankit Agarwal
2. Mr. Divyesh Jain
3. Mr. Shobhit Agarwal
4. Mr. Mahak Khabia