



Public Disclosure on Liquidity Risk as required by RBI circular DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 04 November 2019 for Clix Capital Services Pvt Ltd as of June 30, 2020

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

Number of Significant Counterparties*	Amount* (INR Cr)	% of Total Deposits	% of Total Liabilities**
14	2,150	NA	90%

* Total Borrowings represents Total Borrowings reduced by liability against Securitized Portfolio

**The Company also considers equity as an integral source of its liquidity and accordingly for its internal monitoring reporting purposes, it monitors significant counterparty concentration for total funds including borrowing and equity. On this basis the significant counterparty concentration risk was 50%

(ii) **Top 20 large deposits (amount and % of total deposits):**

Not Applicable.

(iii) **Total of top 10 borrowings (amount and % of total borrowings):**

Amount (INR Cr)	% of Total Borrowings*
1,849	85%

*Total Borrowings represents Total Borrowings reduced by liability against Securitized Portfolio

(iv) **Funding Concentration based on significant instrument / product:**

Sr. No.	Name of the instrument/product	Amount (INR Cr)	% of Total Liabilities*
1	Non-Convertible Debentures	1,123	47%
2	Term Loan from banks	903	38%
3	Term Loan from others	156	7%

*The Company also considers equity as an integral source of its liquidity and accordingly for its internal monitoring reporting purposes, it monitors significant instrument/product concentration for total funds including borrowing and equity. On this basis the significant instrument/product concentration was 26% for Non- Convertible Debentures, 21% for Term Loan from banks and 4% for Term Loan from others

(v) **Stock Ratios:**

Sr. No.	Particulars	% of Total Public Funds	% of Total Liabilities***	% of Total Assets
1	Commercial papers	NA	-	-
2	Non-convertible debentures (original maturity of less than one year)	NA	-	-
3	Other short-term liabilities#	NA	41%	23%

***The Company also considers equity as an integral source of its liquidity and accordingly for its internal monitoring reporting purposes, it monitors Stock Ratios as % of Total Liabilities inclusive of equity. On this basis the Other short-term liabilities as a % of Total Liabilities is 23%

Other Short Term Liabilities includes debt securities embedded with options due within one year.

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

The Board of Directors has the overall responsibility for establishing the risk management framework for the Company. The Board, in turn has established an ALM Committee (ALCO) for evaluating, monitoring, and reviewing liquidity and interest rate risk arising in the Company on both sides of the Balance sheet. The Board based on recommendations from the ALCO has prescribed policies and the risk limits for the management of liquidity risk. ALCO committee is responsible for managing the risks arising out of Asset Liability mismatches consistent with the regulatory requirements and internal risk tolerances established by the Board. Amongst other responsibilities, ALCO has been empowered to decide the funding mix for the Company in light of the future business strategy and prevailing market conditions. ALCO committee is conducted at least once in a quarter and the ALCO minutes are reviewed by the Board from time to time.

Note: The amount stated in this disclosure is based on the provisional financial statements for the quarter ended June 30, 2020.