

IREP Credit Capital Private Limited

Public disclosures as per RBI circular on Liquidity Risk Management Framework for NBFCs issued on November 04, 2019

As at 30 June, 2020

(All amounts in INR crores unless specified otherwise)

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

Sr. No.	Number of Significant Counterparties	Amount	% of Total deposits	% of Total Liabilities *
1	5	27.26	N/A	78.21%

* Total Liabilities excludes net worth of the Company

(ii) Top 20 large deposits

N/A

The Company is a non-systemically important non-deposit taking non-banking finance company (NBFC) and hence this is N/A

(iii) Top 10 borrowings

Amount	% of Total Borrowings
27.26	100.00%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of Instrument / Product	Amount	% of Total Liabilities
1	Term Loans	27.26	78.21%
	Total	27.26	

(v) Stock ratios:

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

Nil. The Company has not issued commercial papers during the period

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

Nil. The Company has not issued non-convertible debentures (original maturity of less than one year) during the period

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

Details	% of Total Public funds	% of Total Liabilities	% of Total Assets
N/A	Nil	Nil	Nil

** Short term liabilities represent borrowings with original / contractual maturity less than 1 year

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

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk.

The Board of Directors has constituted the Asset Liability Committee (ALCO) which functions as the strategic decision-making body for the asset-liability management of the Company from risk return perspective and within the risk appetite approved by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds.

ALCO meetings are held once in a quarter.