

## SATIN CREDITCARE NETWORK LIMITED

(All amounts in Lakhs, unless otherwise stated)

### Public Disclosure on Liquidity Risk (December 31, 2021)

Under RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, Liquidity credit risk disclosures are presented as below:

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

Number of Significant Counterparties	Amount (₹ lakh)	% of Total Liabilities
24(Twenty four)	419846.49	73.27%

- (ii) Top 20 large deposits (amount in ₹ lakh and % of total deposits)

**Not applicable**-The Company being a Non-Deposit taking Systemically Important (NBFC-ND-SI) Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits.

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

Amount (₹ Lakhs)	% of Total Borrowings
276852.68	56.42%

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

Sr. No.	Name of the instrument/product	Amount (₹ lakh)	% of Total Liabilities
1	Term loans from Banks	182268.18	31.8%
2	Term loans from Other parties (FI and NBFC)	76845.04	13.4%
3	Non-convertible debentures	152193.10	26.6%
4	Overdraft facility against term deposits	25881.18	4.5%
5	External commercial borrowings	31098.02	5.4%
6	Liability against securitised assets	28134.64	4.9%
7	Subordinated Debt	44809.77	7.8%
	<b>Total</b>	<b>541229.94</b>	<b>94.46%</b>

- (v) Stock Ratios

Sr. No.	Particulars	% of Public Funds	% of Total Liabilities	% of Assets
1	Commercial Paper	0.63%	0.60%	0.48%
2	Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
3	Short term Liabilities	5.4%	5.2%	4.1%

(vi) Institutional set-up for liquidity risk management

The company has a robust risk management system in place. To ensure smooth functioning of business operations, the company maintains adequate liquidity in the form of cash, Bank Balances, and mutual fund.

The company has a Risk Management Committee of the Board (RMCB) and is further sub-delegated to the Executive Risk Management Committee and the Asset Liability Management Committee (ALCO). The responsibility of the ALCO is to manage liquidity risk. ALCO reviews and ensures compliance with policies, frameworks, internal limits, and regulatory limits related to ALM and update the same to the board. The Executive Risk Management Committee is responsible for overseeing the implementation of risk management framework across SCNL and providing recommendations to the RMCB. RMCB meetings are held at periodic intervals.

\*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

\*\*A "significant instrument/product" is defined as a single instrument/product of a 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

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11 Pursuant to RBI circular RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, Liquidity credit risk disclosures are presented as below:

(i) **LCR Disclosure**

	Particulars	As at December 31, 2021	
		Total Unweighted Amount <sup>1</sup>	Total Weighted Amount <sup>2</sup>
	<b>High Quality Liquid Assests (HQLAs) *</b>		
1	Total High Quality Liquid Assests (HQLA)	64454.30	64454.25
	<b>Cash Outflows</b>		
2	Deposits (for deposit taking companies)		
3	Unsecured wholesale funding	346.55	398.53
4	Secured wholesale funding	61578.62	70815.42
5	Additional requirements, of which	-	-
i	Outflows related to derivative exposures and other collateral requirements	592.19	681.01
ii	Outflows related to loss of funding on debt products	-	-
iii	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	16228.54	18662.82
7	Other contingent funding obligations	5276.36	6067.81
8	<b>TOTAL CASH OUTFLOWS</b>	<b>84,022.25</b>	<b>96,625.59</b>
	<b>Cash Inflows</b>		
9	Secured lending	-	-
10	Inflows from fully performing exposures	30485.86	22864.40
11	Other cash inflows	73,292.35	30969.26
12	<b>TOTAL CASH INFLOWS</b>	<b>1,03,778.21</b>	<b>53,833.66</b>
13	TOTAL HQLA		64,454.25
14	TOTAL NET CASH OUTFLOWS		42,791.93
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>151%</b>
*	Components of HQLA		
	Cash on hand		4903.69
	Balance with banks in current accounts		59550.10
	Government Securities		0.46

1 Unweighted values have been calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

2 Weighted values have been calculated after the application of respective haircuts (for HQLA) and stress factors on inflow and outflow