

Appendix 1

Liquidity Risk as on 30.09.2022

(All Amounts in INR Crore)

DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NBFC-September 30, 2022

Public disclosure on liquidity risk of Standard Chartered Capital Limited (hereinafter referred as SCCL) as on 30 September,2022, in accordance with RBI circular no. RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated November 04, 2019, on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.

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

Sr. No.	Number of Significant Counterparties*	Amount	% of Total deposits	% of Total Liabilities**
1	13	4,007	NA	98.0%

*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 total liabilities.

** Total liabilities equals to sum of carrying values of all Liabilities minus total equity .

2. Top 20 large deposits (amount in ₹ crore and % of total deposits)

SCCL being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India does not accept public deposits

3. Top 10 borrowings (amount in ₹ crore and % of total borrowings):

Amount of Borrowings from Top 10 Lenders	% of total
3,852	95.0%

4. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount	% of Total Borrowings
1	Commercial Paper	2,510.00	62.3%
2	Bank Borrowings - Long Term Loan	675.00	16.7%
3	Secured Non-Convertible Debentures (NCD)	195.00	4.8%
4	Bank Borrowings - Short Term/ Working Capital Loan	592.00	14.7%
5	Inter-Corporate Deposits (ICD)	63.00	1.5%
	Total Borrowings	4,035.00	100.00%

5. Stock Ratios:

STOCK RATIOS	As on September 30, 2022
Commercial Paper as a % of total public funds*	62%
Commercial Paper as a % of total liabilities**	62%
Commercial Paper as a % of total assets***	48%
Non-convertible debentures (original maturity of less than 1 year) as a % of total public funds*	NA
Non-convertible debentures (original maturity of less than 1 year) as a % of total Liabilities**	NA
Non-convertible debentures (original maturity of less than 1 year) as a % of total assets***	NA
Other short-term liabilities**** as a % of total public funds*	24%
Other short-term liabilities**** as a % of total liabilities**	24%
Other short-term liabilities*** *as a % of total assets***	19%

* Total Public Funds includes all CPs, Bank Borrowings, NCDs and ICDs

** Total Liabilities equals to Sum of carrying values of all Liabilities minus total equity

*** Total Assets equals to Sum of carrying values of all Assets

****Other Short Term Liabilities include all Borrowing less than 1 year except Commercial Papers and NCD (Original maturity less than 1 year)

Institutional set-up for liquidity risk management:

The Asset and Liability Committee appointed by the Board of Directors is responsible for ensuring adherence to the risk tolerance / limits set by the Board as well as implementing the liquidity risk management strategy of SCCL. It consists of MD & CEO, COFO & CRO as permanent members with heads of ALM, Finance, Operations & Technology as permanent invitees among others.