

## Appendix 1

### Liquidity Risk as on 31.12.2021

(All Amounts in INR Crore)

#### DISCLOSURE UNDER LIQUIDITY RISK MANAGEMENT FRAMEWORK FOR NBFC-DECEMBER 31, 2021

Public disclosure on liquidity risk of Standard Chartered Capital Limited (hereinafter referred as SCCL) as on 31 December, 2021, 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	14	3,289.60	NA	98.5%

\*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
2959.60	88.7%

#### 4. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount	% of Total Borrowings
1	Commercial Paper	2,025.00	60.67%
2	Bank Borrowings - Long Term Loan	327.60	9.81%
3	Secured Non-Convertible Debentures (NCD)	345.00	10.33%
4	Bank Borrowings - Short Term/ Working Capital Loan	587.00	17.58%
5	Inter-Corporate Deposits (ICD)	53.80	1.61%
	<b>Total Borrowings</b>	<b>3,338.40</b>	<b>100.00%</b>

## 5. Stock Ratios:

STOCK RATIOS	As on December 31, 2021
Commercial Paper as a % of total public funds*	61%
Commercial Paper as a % of total liabilities**	55%
Commercial Paper as a % of total assets***	43%
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*	20%
Other short-term liabilities**** as a % of total liabilities**	18%
Other short-term liabilities*** *as a % of total assets***	14%

\* 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.