



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 September 30, 2024

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

Number of Significant Counterparties*	Amount (INR Cr)	% of Total Deposits	% of Total Liabilities
23	3,286	NA	69%

*Significant counterparty is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 Nov 2019 on Liquidity Risk Management Framework for Non Banking Financial Companies and Core Investment Companies. Funding concentration based on significant counterparty has been computed using latest beneficiary position instead of original subscribers.

(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
2,483	59%

Funding concentration based on significant counterparty has been computed using latest beneficiary position instead of original subscribers.

(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	455	10%
2	Commercial paper	0	0%
3	Bank Borrowings	2,398	50%
4	Other - Securitisation liabilities	607	13%
5	Term Loan from others (including ECB)	769	16%

*Significant instrument/product is as defined in RBI Circular RBI/2019-20/88 DOR.NBFC (PD) CC.No.102/03.10.001/2019-20 dated 4 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

(v) Stock Ratios:

Sr. No.	Particulars	% of Total Public Funds	% of Total Liabilities	% of Total Assets
1	Commercial papers	0%	0%	0%
2	Non-convertible debentures (original maturity of less than one year)	0%	0%	0%
3	Other short-term liabilities#	60%	53%	35%

Other Short Term Liabilities includes debt securities embedded with options due within one year but excludes Commercial Paper.

Total liabilities are excluding equity share capital and other equity.

Public funds are considered as total of borrowings

(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 unaudited financial statements for the quarter ended September 30, 2024.