

## KKR INDIA ASSET FINANCE LIMITED

### Public disclosure on liquidity risk as on 30 November 2021

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

Sr. No.	Number of Significant Counterparties	Amount (Rs in Crores)	% of total deposit	% of total liabilities
1	11	2,306	NA	99.84%

**(ii) Top 20 large deposits (amount in crores and % of total deposits)**

**NIL**

**(iii) Top 10 borrowings (amount in crores and % of total borrowings)**

Sr. no.	Amount Outstanding (Rs in Crores)	% of borrowing
1	395	17.13%
2	305	13.22%
3	281	12.20%
4	250	10.84%
5	225	9.76%
6	200	8.67%
7	200	8.67%
8	160	6.94%
9	150	6.50%
10	75	3.25%

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

Sr. No.	Name of the instrument / product	Amount (Rs in Crores)	% of liabilities
1	Bank Term Loan	1931	83.61%
2	Non Convertible Debentures	375	16.23%

**(v) Stock Ratios**

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

**NIL**

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

**NIL**

(c) Short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Sr. No.	Particulars	Ratio
1	Short Term Liability as a % of Public funds	29.59%
2	Short Term Liability as a % of Total Liabilities	29.54%
3	Short Term Liability as a % of Total assets	15.29%

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

The Board of Directors of KKR India Asset Finance Limited 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 constituted Asset Liability Management Committee and Risk Management Committee to strengthen and raise the standard of Asset Liability Management.

**Notes:**

Significant Counterparty: A Significant counterparty as per RBI circular DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 4 Nov 2019 is defined as a single counterparty or group of connected counterparties accounting in aggregate for more than 1% of the Company's total liabilities

Total Public Funds: Total Public Funds refers to the aggregate of Debt securities, borrowings other than debt securities and subordinated liabilities.

Total Liabilities: Total liabilities refers to the aggregate of financial liabilities and non – financial liabilities