

# CNH INDUSTRIAL CAPITAL (INDIA) PRIVATE LIMITED

## Public Disclosure on Liquidity Risk for the Quarter ended June 30, 2023

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

Sr. No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1.	10	1,408.21	N.A.	96.20%

- (ii) **Top 20 large deposits (amount in Rs. crore and % of total deposits):** Not Applicable

- (iii) **Top 10 borrowings (amount in Rs. crore and % of total borrowings):**

Sr. No.	Amount (Rs. crore)	% of Total Borrowings
1.	1,408.21	100%

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

Sr. No.	Name of the instrument/ product	Amount (Rs. in crore)	% of Total Liabilities
1.	Bond(s)	0.00	0.00%
2.	External Commercial Borrowing (ECB)	138.25	9.44%
3.	Loan from Banks	1,189.96	81.30%
4.	Commercial Paper	80.00	5.46%

- (v) **Stock Ratios:**

Sr. No.	Particulars	Weightage
(a)	<b>Commercial papers as a % of total public funds, total liabilities and total assets</b>	
	Commercial papers as a percentage of total public funds	5.68%
	Commercial papers as a percentage of total liabilities	5.46%
	Commercial papers as a percentage of total assets	4.19%
(b)	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets	N.A.
(c)	<b>Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets:</b>	

	Other short-term liabilities as a percentage of total public funds	31.72%
	Other short-term liabilities as a percentage of total liabilities	30.51%
	Other short-term liabilities as a percentage of total assets	23.39%

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

The Company has in place organizational set up as directed in RBI regulations to decide the strategy, policies and procedures of the Company to manage liquidity risk in accordance with the liquidity risk tolerance/limits decided by it. The set up includes the following bodies:

- A. **Board of Directors** shall decide the strategy, policies, and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits as may be decided.
- B. **Risk Management Committee** shall evaluate the overall risks faced by the Company including liquidity risk.
- C. **Assets Liability and Management Committee** shall ensure adherence to the risk tolerance/limits as set by the Board as well as implement the liquidity risk management strategy of the Company.

**NOTES:**

- 1) 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 November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
- 2) 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.
- 3) Public funds are as defined in Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Direction, 2016.
- 4) Other short-term liabilities include Working capital loans from banks, Bank overdraft, other non-financial liabilities and other financial liabilities (excluding lease liabilities and Interest free security deposits).