



Public Disclosure on Liquidity Risk
(For the quarter ended 30th September 2020)

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

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total Deposits	% of Total Liabilities
1	22	572.66	Not applicable	89.67%

(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits):

Not Applicable, as the Company is a Non-Deposit Taking Systemically Important NBFC.

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

	Amount (₹ crore)	% of Total Borrowings
Top 10 borrowings	417.76	71.83%

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

Sr. No.	Name of the Instrument/Product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	319.12	49.97%
2	Non-Convertible Debentures	174.00	27.25%
3	Overdraft	1.00	0.16%
4	Commercial Paper	9.68	1.52%
5	Securitisation	78.07	12.22%
	Total	581.88	91.11%

(v) Stock Ratios:

	Particulars	As % of Total Public Funds	As % of Total Liabilities	As % of Total Assets
(a)	Commercial Papers	1.66%	1.52%	1.17%
(b)	Non-convertible debentures (original maturity of less than one year)	Nil	Nil	Nil
(c)	Other short-term liabilities	12.20%	11.12%	8.56%

POWERING ASPIRATIONS

Vaya Finserv Private Limited (CIN : U67190TG2014PTC093562)

Registered Address : SLN Terminus, #4-51/SLNT/L4-05, Gachibowli, Kondapur Road, Hyderabad - 500032, T.S., India.

Tel: 040 4789 6980 | www.vayaindia.com



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

The Board of Directors of the Company has 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 approves the governance structure, policies, strategy and risk limits for the management of liquidity risk. The Board also approves the constitution of the Audit & Risk Management Committee (ARC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Further, the Board of Directors approves the constitution of the Asset Liability Committee (ALCO), which comprises of Chief Executive Officer as the head of the Committee and the senior management including but not limited to the Chief Financial Officer, Head of Funding & Treasury and Head of Risk & Internal Audit functions. In case required, the head of Information Technology can be an invitee for building up MIS and undertaking related technological upgrades. The ALCO meet once a quarter and as and when necessary, to review and monitor the risk associated with the business of the Company.

ALCO at Vaya is broadly responsible with respect to liquidity risk management including but not limited to decisions on desired maturity profile and mix of incremental assets and liabilities, sale of assets as a source of funding, the structure, responsibilities and controls for managing liquidity risk, and overseeing the liquidity positions. The primary and foremost objective of ALCO is to manage the assets and liabilities of the Company judiciously and prudently so as to avert/minimise any asset-liability mismatch which may arise during the normal course of the business.

The ALM-Support Group (ALM-SG) comprises the staff of the Funding & Treasury team which is responsible for analysing, monitoring and reporting the liquidity risk profile to the ALCO.

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 04th 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 04th November 2019 on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies.
3. "Public Funds" is as defined in Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 (Updated as on June 14, 2022).
4. Total Liabilities have been computed as the sum of all liabilities (Balance Sheet figure as per Ind AS) less Equity and Reserves/Surplus.
5. The amounts stated in this disclosure are based on Un-Audited Financial statements for the quarter ended 30th September 2020. The funding concentration and borrowing amounts are based on actuals, and not Ind AS.

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