

Criss Financial Limited

Disclosure as per RBI Circular on Liquidity Risk Management Framework – December, 2022

(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	4	369.40	NA	66.26%

(ii) Top 20 large deposits (amount in crore and % of total deposits)- NIL

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

Amount of Top 10 Borrowings	% of total Borrowings
378.46	100%

(iv) Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument/product	Amount (₹ crore)	% of Total Liabilities
1	Term Loans	72.17	12.94%
2	Borrowings under Securitization	0	NA
3	Debt securities	21.66	3.88%

(v) Stock Ratios:

- Commercial papers as a % of total public funds, total liabilities and total assets - **NIL**
- Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities and total assets - **NIL**
- Other short-term liabilities, if any as a % of total public funds, total liabilities and total assets

Particulars	December 31, 2022
Commercial Papers to Total Public Funds*	NIL
Commercial Papers to Total Liabilities	NIL
Commercial Papers to Total Assets	NIL
NCDs (Original Maturity <1 yrs.) to Total Public Funds	NIL
NCDs (Original Maturity <1 yrs.) to Total Liabilities	NIL
NCDs (Original Maturity <1 yrs.) to Total Assets	NIL
Other Short Term Liabilities to Total Public Funds	20.88%
Other Short Term Liabilities to Total Liabilities	20.15%
Other Short Term Liabilities to Total Assets	14.17%

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

The Company has an Asset Liability Management Committee (ALCO), a management level committee to handle liquidity risk management. The ALCO meetings are held at periodic intervals. At the apex level, the Risk Committee (RC), a sub-committee of the Board of Directors of the Company, oversees the liquidity risk management. The RC subsequently updates the Board of Directors on the same