

Appendix I LCR Disclosure Template - June 2021			
Rs. Lakhs		Unweighted Amt	Weighted Amt
High Quality Liquid Assets			
	Total High Quality Liquid Assets (HQLA)- Cash and Bank Balances	78.77	78.77
Cash Outflows			
	Repayments on Term Loans and NCDs	103.80	119.37
	Repayments on Securitization	22.89	26.32
	Other contingent funding obligations	200.00	230.00
	STRESSED CASH OUTFLOWS		375.69
Cash Inflows			
	Maturing secured lending transactions	139.55	104.67
	Inflows from fully performing exposures		0.00
	Lines of credit – Credit or liquidity facilities	22.00	16.50
	Other contractual cash inflows - Callable FDs maturing in the period	489.13	366.85
	Other contractual cash inflows	620.45	465.34
	STRESSED CASH INFLOWS		953.35
	TOTAL HQLA		78.77
	NET STRESSED CASH FLOWS		93.92
	LIQUIDITY COVERAGE RATIO (%)		84%



Public disclosure on Liquidity Risk for the period ended June 30, 2021 as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities*
29 (Twenty-Nine)	2662.82	Not applicable	83.56%

ii. Top 20 large Deposits

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

iii. Top 10 Borrowings

Name of the Facility	Amount (Rs. In Crs.)	% Of Total Borrowings
Non-Convertible Debentures I	200	6.49%
Non-Convertible Debentures II	150	4.87%
Term Loan I	142	4.62%
Securitization I	130	4.22%
Non-Convertible Debentures III	125	4.06%
Securitization II	77	2.49%
Non-Convertible Debentures IV	75	2.43%
Securitization III	71	2.30%
Non-Convertible Debentures V	70	2.27%
Term loan II	69	2.23%
Securitization IV	65	2.12%

iv. Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	1180.04	38.28%
2	Term Loan	1148.88	37.27%
3	Securitisation	753.60	24.45%
4	Cash Credit	0.00	0.00%

v. Stock Ratios basis the outstanding

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total liabilities	NIL
2	Commercial papers as a % of total assets	NIL
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	NIL
5	Other short-term liabilities as a % of Net total liabilities*	1.54%
6	Other short-term liabilities as a % of total assets	0.80%

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company 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 approves the governance structure, policies, strategy, and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Definitions A "significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total Borrowing.

Borrowings represent gross borrowings as at 30 June 2021 without netting the unamortised processing fee and excludes interest accrued but not due.

Total liabilities represent liabilities as per balance sheet as at 30 June 2021 excluding net worth of the Company.

"Significant instrument/product" is defined as group of similar instruments/products which in aggregate amount to more than 10% total liabilities.

Short term liabilities represent trade payables, provisions and other financial and non-financial liabilities excluding lease liabilities.

Five-Star Business Finance Limited

Registered Office : New No. 27, Old No. 4, Taylor's Road, Kilpauk, Chennai - 600 010.
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CIN : U65991TN1984PLC010844

Appendix I

(Rs. Lakhs)

LCR Disclosure – September 2021	Unweighted Amt	Weighted Amt
<i>High Quality Liquid Assets</i>		
Total High Quality Liquid Assets (HQLA)- Cash and Bank Balances	15,816	15,816
<i>Cash Outflows</i>		
Repayments on Term Loans, NCDs and Securitization	9,440	10,856
Other contingent funding obligations	20,000	23,000
STRESSED CASH OUTFLOWS		33,856
<i>Cash Inflows</i>		
Maturing secured lending transactions	13,975	10,481
Inflows from fully performing exposures		0
Lines of credit – Credit or liquidity facilities	2,421	1,816
Other contractual cash inflows - Callable FDs maturing in the period	36,914	27,685
Other contractual cash inflows	70,819	53,114
STRESSED CASH INFLOWS		93,096
TOTAL HQLA		15,816
NET STRESSED CASH FLOWS		8,464
LIQUIDITY COVERAGE RATIO (%)		187%



Public disclosure on Liquidity Risk for the period ended September 30, 2021, as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities*
30 (Thirty)	2497.14	Not applicable	85.46%

ii. Top 20 large Deposits

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

iii. Top 10 Borrowings

Name of the Facility	Amount (Rs. In Crs.)	% of Total Borrowings
Non-Convertible Debentures I	200	7.08%
Non-Convertible Debentures II	150	5.31%
Term Loan I	132	4.68%
Non-Convertible Debentures III	125	4.43%
Securitization I	120	4.25%
Non-Convertible Debentures IV	75	2.66%
Securitization II	70	2.48%
Non-Convertible Debentures V	70	2.48%
Term loan II	63	2.21%
Securitization III	59	2.10%
Securitization IV	59	2.09%

iv. Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	1,180.04	41.79%
2	Term Loan	979.57	34.69%
3	Securitisation	664.32	23.52%
4	Cash Credit	-	0.00%

v. Stock Ratios basis the outstanding

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total liabilities	NIL
2	Commercial papers as a % of total assets	NIL
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	NIL
5	Other short-term liabilities as a % of Net total liabilities*	1.71%
6	Other short-term liabilities as a % of total assets	0.78%

vi. Institutional set-up for liquidity risk management

The Board of Directors of the Company 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 approves the governance structure, policies, strategy, and the risk limits for the management of liquidity risk.

The Board of Directors of the Company has constituted an Asset Liability Committee (ALCO). The main objective of ALCO is to assist the Board and Risk Management Committee in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month.

The Risk Management Committee constituted by the Board of Directors is primarily responsible for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company.

Definitions A "significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total Borrowing.

Borrowings represent gross borrowings as at 30th September 2021 without netting the unamortised processing fee and excludes interest accrued but not due.

Total liabilities represent liabilities as per balance sheet as at 30th September 2021 excluding net worth of the Company.

"Significant instrument/product" is defined as group of similar instruments/products which in aggregate amount to more than 10% total liabilities.

Short term liabilities represent trade payables, provisions and other financial and non-financial liabilities excluding lease liabilities.

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Appendix I

(Rs. Lakhs)

LCR Disclosure – December 2021	Unweighted Amt	Weighted Amt
<i>High Quality Liquid Assets</i>		
Total High Quality Liquid Assets (HQLA)- Cash and Bank Balances	33,179.16	33,179.16
<i>Cash Outflows</i>		
Repayments on Term Loans, NCDs and Securitization	13,533.46	15,563.48
Other contingent funding obligations	20,000.00	23,000.00
STRESSED CASH OUTFLOWS		38,563.48
<i>Cash Inflows</i>		
Maturing secured lending transactions	14,637.62	10,978.22
Inflows from fully performing exposures		0
Lines of credit – Credit or liquidity facilities	2,486.61	1,864.96
Other contractual cash inflows - Callable FDs maturing in the period	31,124.16	23,343.12
Other contractual cash inflows	50,755.69	38,066.77
STRESSED CASH INFLOWS		74,253.07
TOTAL HQLA		33,179.16
NET STRESSED CASH FLOWS		9,640.87
LIQUIDITY COVERAGE RATIO (%)		344.15%



Public disclosure on Liquidity Risk for the period ended December 31, 2021 as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Net Total Liabilities*
30 (Thirty)	2,343.58	Not applicable	84.08%

ii. Top 20 large Deposits

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

iii. Top 10 Borrowings

Name of the Facility	Amount (Rs. In Crs.)	% of Total Borrowings
Non-Convertible Debentures I	200	7.51%
Non-Convertible Debentures II	150	5.63%
Non-Convertible Debentures III	125	4.69%
Term Loan I	122	4.58%
Securitization I	110	4.12%
Non-Convertible Debentures IV	75	2.81%
Non-Convertible Debentures V	70	2.63%
Securitization II	63	2.37%
Term loan II	56	2.11%
Securitization III	54	2.03%

iv. Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	1,180.01	44.28%
2	Term Loan	902.53	33.87%
3	Securitisatation	578.10	21.70%
4	Cash Credit	4.03	0.15%

v. Stock Ratios basis the outstanding

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total liabilities	NIL
2	Commercial papers as a % of total assets	NIL
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities.	NIL
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets.	NIL
5	Other short-term liabilities as a % of Net total liabilities*	1.99%
6	Other short-term liabilities as a % of total assets	0.87%

vi. Institutional set-up for liquidity risk management

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Definitions A "significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total Borrowing.

Borrowings represent gross borrowings as at 31 December 2021 without netting the unamortised processing fee and excludes interest accrued but not due.

Total liabilities represent liabilities as per balance sheet as at 31 December 2021 excluding net worth of the Company.

"Significant instrument/product" is defined as group of similar instruments/products which in aggregate amount to more than 10% total liabilities.

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Appendix I

(Rs. Lakhs)

LCR Disclosure – March 2022	Unweighted Amt	Weighted Amt
<i>High Quality Liquid Assets</i>		
Total High Quality Liquid Assets (HQLA)- Cash and Bank Balances	30764.11	30,764.11
<i>Cash Outflows</i>		
Repayments on Term Loans, NCDs and Securitization	15,474.21	17,795.34
Other contingent funding obligations	20,000.00	23,000.00
STRESSED CASH OUTFLOWS		40,795.34
<i>Cash Inflows</i>		
Maturing secured lending transactions	13,009.18	11,312.33
Inflows from fully performing exposures		
Other contractual cash inflows	36,537.01	31,771.31
STRESSED CASH INFLOWS		43,083.64
TOTAL HQLA		30,764.11
NET STRESSED CASH FLOWS		10,198.83
LIQUIDITY COVERAGE RATIO (%)		302%



Public disclosure on Liquidity Risk for the period ended March 31, 2022, as per the Guidelines on Liquidity Risk Management Framework under Para 15A of the Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 dated September 01, 2016 issued by the Reserve Bank of India and updated from time to time.

i. Funding Concentration based on significant counterparty (borrowings)

Number of Significant Counterparties	Amount (Rs. In Crores)	% of Total Deposits	% of Total Liabilities
22 (Twenty-Two)*	1742.95	Not applicable	66.20%

*Based on holdings as on 31 March 2022

ii. Top 20 large Deposits

Not applicable, since the Company is a non-deposit taking Non-Banking Financial Company.

iii. Top 10 Borrowings

Name of the Facility	Amount (Rs. In Crs.)	% of Total Borrowings
Non-Convertible Debentures I	200.23	7.82%
Non-Convertible Debentures II	163.78	6.40%
Non-Convertible Debentures III	126.16	4.93%
Term Loan I	111.34	4.35%
Securitization I	98.57	3.85%
Non-Convertible Debentures IV	83.52	3.26%
Term Loan II	75.02	2.93%
ECB 1	74.71	2.92%
Non-Convertible Debentures V	69.86	2.73%
Non-Convertible Debentures VI	55.61	2.17%

iv. Funding Concentration based on significant Instrument/Product:

S. No.	Name of the Instrument/Product	Amount (Rs. In Crs.)	% of Total Liabilities
1	NCD	1,008.53	38.31%
2	Term Loan	973.86	36.99%
3	Securitisation	494.15	18.77%
4	ECB	74.71	2.84%

v. Stock Ratios basis the outstanding

S. No.	Stock Ratio	Percentage
1	Commercial papers as a % of total public funds, total liabilities and total assets	-
2	Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets	-
3	Other short-term liabilities if any as a % of total public funds	48.78%
4	Other short-term liabilities if any as a % of total liabilities	47.41%
5	Other short-term liabilities if any as a % of total assets	19.85%

vi. Institutional set-up for liquidity risk management

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Definitions:

“Significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the total liabilities.

“Borrowings” represent gross borrowings as at 31st March 2022 and includes interest accrued but not due after netting off unamortised processing fee.

“Total liabilities” represent liabilities as per balance sheet as at 31st March 2022 excluding net worth of the Company.

"Significant instrument/product" is defined as group of similar instruments/products which in aggregate amount to more than 1% total liabilities.

“Public funds” includes funds raised either directly or indirectly through public deposits, inter-corporate deposits, bank finance and all funds received from outside sources such as funds raised by issue of Commercial Papers, debentures etc. but excludes funds raised by issue of instruments compulsorily convertible into equity shares within a period not exceeding 5 years from the date of issue.

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