

**Disclosure on Liquidity Risk as on June 30, 2022**
**RBI Notification No: RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20**
**(i) Funding Concentration based on significant counterparty (both deposits and borrowings)**

Sr. No.	Number of Significant Counterparties	Amount (₹ crores) *	% of Total deposits	% of Total Liabilities
1	02	697.13	NA	98.32%

**(ii) Top 20 large deposits (amount in ₹ crore and % of total deposits) – Not Applicable**

The Company being a Systemically Important Non-Deposit taking Non-Banking Financial Company registered with Reserve Bank of India, hence does not accept public deposits.

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

Sr. No.	Amount (₹ crores) *	% of Total Borrowings
1	150.71	23.14%
2	100.02	15.36%
3	100.02	15.36%
4	100.02	15.36%
5	100.02	11.52%
6	75.01	10.96%
7	71.33	5.84%
<b>TOTAL</b>	<b>697.13</b>	<b>100%</b>

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

Sr. No.	Name of the instrument/product	Amount (₹ crores) *	% of Total Liabilities
1	Bank – Term Loans	697.13	98.32%

**(v) Stock Ratios:**

Particulars	as a % of total public funds	as a % of total liabilities	as a % of total assets
(a) Commercial papers	N.A.	N.A.	N.A.
(b) Non-convertible debentures (original maturity of less than one year)	N.A.	N.A.	N.A.
(c) Other short-term liabilities* if any as a % of total public funds, total liabilities and total assets#	17.34%	17.05%	11.90%

\*Other short-term liabilities include current portion of Long-term loans

**Company Identification Number - U93095KA2018FTC144448**

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Website: [https://www.cat.com/en\\_IN/support/financing-protection.html](https://www.cat.com/en_IN/support/financing-protection.html)

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

Caterpillar Financial Services India Private Limited ("CFSI") ALCO monitors asset liability mismatches to ensure that there are no imbalance or excessive concentration on either side of the balance sheet.

CFSI has multiple credit facilities with different corporate banks so ensure continuous liquidity to manage the day-to-day activity of business.

ALCO of the Company consisting of Company's Senior Management and Directors in responsible for ensuring adherence to the risk tolerance/limits as well as implementing the liquidity risk management strategy of the Company.

The Board decides the strategy, policies, and procedures to manage liquidity risk in accordance with the liquidity risk tolerance/limits as may be decided.

For **Caterpillar Financial Services Private Limited,**



**Sunil Kothakota**  
**(Chief Financial Officer)**



*#Figures and percentages are based on unaudited outstanding balances as at June 30, 2022.*