

**Public disclosure on liquidity risk – For the period ended 30<sup>th</sup> September 2020**

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

Sl. No.	Number of Significant Counterparties	Amount (INR Crore)	% of Total Deposits	% of Total Liabilities
1.	19	33,307	352.5%	52.5%

(ii) **Top 20 large deposits (amount in Rs. crore and % of total deposits)**

<b>Amount in INR crores</b>	459
<b>% of total Deposit</b>	4.9%

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

<b>Amount in INR crores</b>	28,647
<b>% of total Borrowings</b>	47.5%

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

Sl.	Name of Instrument	Amount (INR crores)	% of Total Liabilities
1.	NCD (excl. Sub-Debt)	18,126	28.6%
2.	Term Loans from Bank	15,762	24.9%
3.	External Commercial Borrowings	3,738	5.9%
4.	Associated liabilities in respect of securitization transactions	8,306	13.1%
5.	Public Deposits	9,449	14.9%
6.	Subordinated Debt	3,346	5.3%
7.	Inter-Corporate Deposits	816	1.3%
	<b>Total borrowings under significant instruments</b>	<b>59,543</b>	<b>93.9%</b>
8.	Other borrowings	828	1.3%
	<b>Total borrowings under all instruments</b>	<b>60,372</b>	<b>95.2%</b>

(v) **Stock Ratios:**

Instrument (As %)	% of Total Public Funds	% of Total Liabilities	% of Total Assets
Commercial Paper	0.8%	0.8%	0.6%
NCD (original maturity of less than one year)	-	-	-
Other short-term liabilities	3.7%	3.6%	2.9%

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

The Liquidity Risk Management framework of the Company is governed by its Liquidity Risk Management Policy and Procedures approved by the Board. The Asset Liability Committee of the Board (ALCO) and Asset Liability Management Committee (ALMCO) oversee the implementation of liquidity risk management strategy of the Company and ensure adherence to the risk tolerance/limits set by the Board.

The Company maintains a robust funding profile with no undue concentration of funding sources. In order to ensure a diversified borrowing mix, concentration of borrowing through various sources

is monitored. The Company maintains a positive cumulative mismatch in all buckets. As on September 30, 2020, the Company maintained a liquidity buffer of upwards of Rs. 8,500 crores.

**Notes:**

1. **Significant counterparty:** 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 NBFC's total liabilities.
2. **Significant instrument/product:** A "Significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC's total liabilities.
3. **Total liabilities:** Total liabilities include all external liabilities (other than equity).
4. **Public funds:** "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.
5. **Other short-term liabilities:** All short-term borrowings other than CPs and NCDs with original maturity less than 12 months