



Public disclosure on liquidity risk (As on 30.09.2020)

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

Sr.No.	Number of Significant Counterparties	Amount (Rs. crore)	% of Total deposits	% of Total Liabilities
1	18 nos	11,195	NA	54.44%

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

Sr.No.	Party	Amount	% of Total Borrowings
Nil	Nil	Nil	Nil

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

Sr.No.	Party	Amount (Rs. Crore)	% of Total Borrowings
1	State Bank of India	1,564	9.60%
2	Central Bank of India	1,001	6.15%
3	Canara Bank	925	5.68%
4	Punjab National Bank	914	5.61%
5	Bank of Baroda	755	4.64%
6	Indian Bank	745	4.57%
7	Union Bank of India	740	4.54%
8	UCO Bank	581	3.57%
9	Bank of India	570	3.50%
10	Oriental Bank of Commerce	492	3.02%

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

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Working Capital Demand Loan	7,017	43.09%
2	Working Capital (Term) Loan	3,679	22.59%
3	Secured NCD	3,065	18.82%
4	Subordinated Debt	2,263	13.90%
5	Perpetual Debt Instrument	261	1.60%

(v) Stock Ratios:

(a) Commercial papers as a % of total public funds, total liabilities, and total assets

a)	Total Public Funds	8.95%
b)	Total Liabilities	2.43%
c)	Total Assets	2.43%

(b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets

a)	Total Public Funds	6.17%
b)	Total Liabilities	1.68%
c)	Total Assets	1.68%

(c) Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets

a)	Total Public Funds	143.69%
b)	Total Liabilities	39.06%
c)	Total Assets	39.06%

(vi) Institutional set-up for liquidity risk management - ALCO is taking care of liquidity risk management