

Public disclosure on liquidity risk (As on 31.03.2021)

- (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	10581.00	NA	58.29%

- (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	1775	9.94%
2	Punjab National Bank	1733	9.71%
3	Union Bank of India	1420	7.96%
4	Indian bank	950	5.32%
5	Bank of Baroda	810	4.54%
6	Central bank	780	4.37%
7	UCO	494	2.77%
8	Canara Bank	457	2.56%
9	Bank of India	440	2.47%
10	Axis Bank	425	2.38%

- (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	7,151.84	40.07%
2	Working Capital (Term) Loan	3836.52	21.49%
3	Secured NCD	4366.86	24.46%
4	Subordinated Debt	2233.81	12.51 %
5	Perpetual Debt Instrument	261.32	1.46%

- (v) Stock Ratios:

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

a)	Total Public Funds	NIL
b)	Total Liabilities	NIL
c)	Total Assets	NIL

(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	28.20%
b)	Total Liabilities	8.66%
c)	Total Assets	8.00%

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

a)	Total Public Funds	8.29%
b)	Total Liabilities	2.55%
c)	Total Assets	2.55%

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