muthoot
Blue is Belief

Public disclosure on Liquidity Risk (As on 30.09.2021)

(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	10240.00	NA	45.09%

We are not accepting any Deposits

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

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

We are not accepting any Deposits

(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	1525	8.57%
2	Punjab National Bank	1458	8.19%
3	Union Bank of India	1350	7.58%
4	Indian Bank	962	5.40%
5	Central Bank of India	792	4.45%
6	Canara Bank	645	3.62%
7	Bank of Baroda	639	3.59%
8	UCO Bank	565	3.17%
9	Indusind Bank	395	2.22%
10	Bank of India	299	1.68%

(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	6762	29.77%
2	Working Capital (Term) Loan	3845	16.93%
3	Secured NCD	4795	21.11%
4	Subordinated Debt	2037	8.97%
5	Perpetual Debt Instrument	361	1.59%

(v) Stock Ratios:

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

a)	Total Public Funds	0.73%
b)	Total Liabilities	0.22%
c)	Total Assets	0.22%

(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	37.22%
b)	Total Liabilities	11.20%
c)	Total Assets	11.20%

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

a)	Total Public Funds	132.02%
b)	Total Liabilities	39.71%
c)	Total Assets	39.71%

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

*The **Asset - Liability Committee (ALCO)** constituted by the Board is responsible for ensuring proper liquidity risk management and adherence to the limits set by the regulator and the Board as well as for deciding the business strategy of the company (on the assets and liabilities sides) in line with the company's budget and decided risk management objectives.*

The following are the members of ALCO

1. *Managing Director: Chairman*
2. *Executive Director Cum CFO*
3. *Chief Risk Officer*
4. *Sr. VP – Finance and Accounts*
5. *VP – Resource Planning*
6. *Head Internal Audit & Quality Assurance*

The ALM Support Groups are responsible for analysing, monitoring and reporting the risk profiles to the ALCO. The company also prepare forecasts (simulations) showing the effects of various possible changes in market conditions related to the balance sheet and recommend the action needed to adhere to limits prescribed by the regulator as well as Company's internal limits with regard to liquidity risks.

ALCO meets once every month or as and when required and review the position of liquidity and other market risks. Breaches or critical issues are put up to the risk management committee of the board.