

**muthoot**

Blue is Belief

Public disclosure on Liquidity Risk (As on 30.09.2021)

1. 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

1. 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% |

1. 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 | 34.81% |
| 2 | Working Capital (Term) Loan | 3845 | 19.80% |
| 3 | Secured NCD | 4795 | 24.69% |
| 4 | Subordinated Debt | 2037 | 10.49% |
| 5 | Perpetual Debt Instrument | 361 | 1.86% |

(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 | 0.26% |
| 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 | 13.10% |
| 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 | 46.44% |
| 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.*

Disclosure on Liquidity Coverage Ratio

Rs in Crore

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **LCR Disclosure** | |  | **September 30,2021** | | |
| **(RS IN CRORES)** | | | **TOTAL UNWEIGHTED 1 VALUE** | **TOTAL WEIGHTED VALUE** | |
|  |
|  |
| **High Quality Liquid Assets** | | | | | |  |
|  |
| I | \*\*Total High Quality Liquid Assets (HQLA) | | 2252.78 | 2252.78 | |  |
| **Cash Outflows** | | | | | |  |
| 2 | Deposits (for deposit taking companies) | | NA |  | NA |  |
| 3 | Unsecured wholesale funding | | 56.14 | 64.56 | |  |
| 4 | Secured wholesale funding | | 28.40 | 32.66 | |  |
| 5 | Additional requirements, of  which | | - | - | |  |
| (i) | Outflows related to derivative exposures and other collateral requirements | | NIL | NIL | |  |
| (ii) | Outflows related to loss of funding on debt products | | NIL | NIL | |  |
| (iii | Credit and liquidity facilities | | 53.34 | 61.34 | |  |
| ) |  |
| 6 | Other contractual funding obligations | | 172.15 | 197.97 | |  |
| 7 | Other contingent funding obligations | | NIL | NIL | |  |
| **8** | **TOTAL CASH OUTFLOWS** | | **310.03** | **356.53** | |  |
| **Cash Inflows** | | | | | |  |
| 9 | Secured lending |  | 1011.33 | 758.50 | |  |
| 10 | Inflows from fully performing exposures | | 251.70 | 188.77 | |  |
| 11 | Other cash inflows | | 2452.78 | 2402.78 | |  |
| **12** | **TOTAL CASH INFLOWS** | | **3715.81** | **3350.05** | |  |
|  |  | |  |  | |  |
| **13** | **TOTALHQLA** |  |  | **2252.78** | |  |
| **14** | **TOTAL NET CASH OUTFLOWS (Weighted value of Total Cash Outflows - Minimum of (Weighted value of Total Cash Inflows, 75% of Weighted value of Total Cash Outflows)** | |  | **89.13** | |  |
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|  |  |
| **15** | **LIQUIDITY COVERAGE RATIO (%)** | |  | **2527%** | |  |

HQLA Consist of Cash and CA balances with Commercial Banks.

Weighted Value are calculated at 115% of outflow and 75% of Inflow of unweighted value..