

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	52.73%

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	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			
1	**Total High Quality Liquid Assets (HQLA)	1790.88	1790.88
Cash Outflows			
2	Deposits (for deposit taking companies)	NA	NA
3	Unsecured wholesale funding	54.16	62.28
4	Secured wholesale funding	238.41	274.17
5	Additional requirements, of	-	-

(i)	Outflows related to derivative exposures and other collateral	NIL	NIL
(ii)	Outflows related to loss of funding on debt products	NIL	NIL
(iii)	Credit and liquidity facilities	583.45	670.97
6	Other contractual funding obligations	97.27	111.86
7	Other contingent funding obligations	NIL	NIL
8	TOTAL CASH OUTFLOWS	973.29	1119.28
Cash Inflows			
9	Secured lending	730.14	547.60
10	Inflows from fully performing exposures	4194.58	3145.93
11	Other cash inflows	192.84	144.63
12	TOTAL CASH INFLOWS	5117.56	3838.17
13	TOTAL HQ LA		1790.88
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 Inflows))		279.82
15	LIQUIDITY COVERAGE RATIO (%)		640.01%

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..

