

Public disclosure on liquidity risk (As on 31.12.2021)

- (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	19 nos	10374.00	NA	53.42%

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	1858	10.52%
2	Punjab National Bank	1423	8.06%
3	Union Bank of India	1390	7.87%
4	Indian Bank	1002	5.67%
5	Central Bank of India	744	4.21%
6	Canara Bank	603	3.41%
7	Bank of Baroda	580	3.28%
8	UCO Bank	475	2.69%
9	Indusind Bank	384	2.17%
10	IDBI Bank	250	1.41%

(iv) Funding Concentration based on significant instrument/products

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% of Total Liabilities
1	Working Capital Demand Loan	6784	34.93%
2	Working Capital (Term) Loan	3866	19.91%
3	Secured NCD	4651	23.95%
4	Subordinated Debt	1980	10.20%
5	Perpetual Debt Instrument	384	1.98%

(v) Stock Ratios:

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

a)	Total Public Funds	2.07%
b)	Total Liabilities	0.75%
c)	Total Assets	0.64%

(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	39.51%
b)	Total Liabilities	14.32%
c)	Total Assets	12.20%

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

a)	Total Public Funds	152.74%
b)	Total Liabilities	55.40%
c)	Total Assets	47.18%

(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		December 31,2021	
(RS IN CRORES)		TOTAL UNWEIGHTED 1 VALUE	TOTAL WEIGHTED VALUE
High Quality Liquid Assets			
1	**Total High Quality Liquid Assets (HQLA)	1879.70	1879.70
Cash Outflows			
2	Deposits (for deposit taking companies)	NA	NA
3	Unsecured wholesale funding	82.64	95.04
4	Secured wholesale funding	447.01	514.06
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	1028.33	1182.58

6	Other contractual funding obligations	149.00	171.35
7	Other contingent funding obligations	NIL	NIL
8	TOTAL CASH OUTFLOWS	1706.98	1963.03
Cash Inflows			
9	Secured lending	835.92	626.94
10	Inflows from fully performing exposures	3620.32	2715.24
11	Other cash inflows	326.98	245.24
12	TOTAL CASH INFLOWS	4783.22	3587.42
13	TOTALHQLA		1879.70
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)		490.76
15	LIQUIDITY COVERAGE RATIO (%)		383.02%

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..