

### Public Disclosure on Liquidity Risk (As on 30.06.2022)

- (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	17 nos	11516.59	NA	58.21%

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	1909.80	10.68%
2	Punjab National Bank	1898.49	10.62%
3	Union Bank of India	1441.44	8.06%
4	Indian Bank	1072.97	6.00%
5	Central Bank of India	780.15	4.36%
6	Canara Bank	704.72	3.94%
7	UCO Bank	596.42	3.34%
8	Bank of Baroda	569.00	3.18%
9	Indusind Bank	385.00	2.15%
10	P&SB Bank	365.00	2.04%

(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	7658.64	37.43%
2	Working Capital (Term) Loan	4577.27	21.85%
3	Secured NCD	3302.84	19.50%
4	Subordinated Debt	1950.77	10.28%
5	Perpetual Debt Instrument	384.63	1.97%

(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	7.33%
b)	Total Liabilities	6.89%
c)	Total Assets	5.78%

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

a)	Total Public Funds	79.68%
b)	Total Liabilities	74.29%
c)	Total Assets	62.88%

(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		30 <sup>th</sup> June ,2022	
(RS IN CRORES)		TOTAL UNWEIGHTED 1 VALUE	TOTAL WEIGHTED VALUE
<b>High Quality Liquid Assets</b>			
1	**Total High Quality Liquid Assets (HQLA)	1342.39	1342.39
<b>Cash Outflows</b>			
2	Deposits (for deposit taking companies)	NA	NA
3	Unsecured wholesale funding	21.17	24.34
4	Secured wholesale funding	74.86	86.09
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	655.97	754.36

6	Other contractual funding obligations	91.10	104.76
7	Other contingent funding obligations	NIL	NIL
8	<b>TOTAL CASH OUTFLOWS</b>	<b>843.09</b>	<b>969.55</b>
<b>Cash Inflows</b>			
9	Secured lending	13.84	10.38
10	Inflows from fully performing exposures	2309.07	1731.80
11	Other cash inflows		
12	<b>TOTAL CASH INFLOWS</b>	<b>2322.91</b>	<b>1742.19</b>
13	<b>TOTALHQLA</b>		<b>1342.39</b>
14	<b>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)</b>		<b>242.39</b>
15	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>553.82%</b>

\*\*HQLA Consist of Cash Balance and CA Balance with Banks

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