

As on: Sept 30, 2022 (Provisional, Unaudited, based on principal balances of borrowings)

1. Funding Concentration based on significant counterparty

Particulars	Amount (₹ crore)
Number of Significant Counterparties	18.0
Amount	1,221.2
Percentage of funding to total borrowings	96.5%

Note: Significant Counterparties are defined as - A single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the Company's total borrowings.

2. Top 20 large deposits

Nil

3. Top 10 borrowings (by counterparty)

Particulars	Amount (₹ crore)
Total Borrowings	1,266.1
Top 10 Borrowings	991.6
Top 10 as a percentage of total borrowings	78.3%

4. Funding Concentration by Instrument

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	687.5	54.3%
2	External Commercial Borrowings (ECB)	288.6	22.8%
3	Term Loans	167.2	13.2%
4	WCDL/CC	0.0	0.0%
5	Others	122.8	9.7%
	Total	1,266.1	

5. Stock Ratios

Sr. No.	Particulars	Percentage
1	Commercial Paper - as a percentage of total public funds	Nil
2	Commercial Paper - as a percentage of total borrowings	Nil
3	Commercial Paper - as a percentage of total assets	Nil
4	NCD (original maturity < 1year) - as a percentage of total public funds	Nil
5	NCD (original maturity < 1year) - as a percentage of total borrowings	Nil
6	NCD (original maturity < 1year) - as a percentage of total assets	Nil
7	Other Short Term Debt - as a percentage of total public funds	Nil
8	Other Short Term Debt - as a percentage of total borrowing	4.3%
9	Other Short Term Debt - as a percentage of total assets	3.0%

6. Institutional set-up for liquidity risk management

The Liquidity Risk Management Policy of the Company is approved by the Board of Directors of the Company.

The Board of Directors or other sub-Committee of the Board including Audit Committee / Sub-Committee have approved the formation of the Asset Liability Committee (ALCO), comprising the Managing Director, Chief Executive Officer, Chief Financial Officer.

The ALCO has further constituted an ALM Support Group (ASG) and delegated the authority to the ASG to execute the stated policies.