

As on: December 31, 2020 (Provisional, Unaudited)

1. Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Borrowings
1	2	204.1	Nil	18.1%
2	1	201.3	Nil	17.9%
3	1	177.0	Nil	15.7%
4	1	125.5	Nil	11.1%
5	2	99.2	Nil	8.8%
6	1	64.5	Nil	5.7%
7	1	42.8	Nil	3.8%
8	1	32.3	Nil	2.9%
9	1	32.2	Nil	2.9%
10	2	32.2	Nil	2.9%
11	1	25.5	Nil	2.3%
12	1	20.0	Nil	1.8%
13	1	20.0	Nil	1.8%
14	1	13.4	Nil	1.2%
15	1	8.1	Nil	0.7%
16	1	7.5	Nil	0.7%
17	1	7.2	Nil	0.6%
18	1	6.9	Nil	0.6%
19	1	6.4	Nil	0.6%
	Total Borrowings	1,126.2		

2. Top 20 large deposits

Nil

3. Top 10 borrowings (by counterparty)

Particulars	Amount (₹ crore)
Total Borrowings	1,126.2
Top 10 Borrowings	1,011.1
Top 10 as a percentage of total borrowings	89.8%

4. Funding Concentration by Instrument

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	810.5	72.0%
2	External Commercial Borrowings (ECB)	168.4	14.9%
3	Term Loans	127.3	11.3%
4	WCDL/CC	20.0	1.8%
5	Commercial Paper	0.0	0.0%
	Total	1,126.2	

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 < 1 year) - as a percentage of total public funds	Nil
5	NCD (original maturity < 1 year) - as a percentage of total borrowings	Nil
6	NCD (original maturity < 1 year) - 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	2.1%
9	Other Short Term Debt - as a percentage of total assets	1.4%

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, Senior Vice President - Treasury.

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