

As on: June 30, 2020

**1. Funding Concentration based on significant counterparty**

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Borrowings
1	2	195.6	Nil	19.0%
2	1	170.0	Nil	16.5%
3	2	136.8	Nil	13.3%
4	1	125.0	Nil	12.1%
5	1	118.9	Nil	11.6%
6	1	42.5	Nil	4.1%
7	1	32.5	Nil	3.2%
8	1	31.0	Nil	3.0%
9	2	31.0	Nil	3.0%
10	1	25.7	Nil	2.5%
11	1	20.0	Nil	1.9%
12	1	16.7	Nil	1.6%
13	1	15.7	Nil	1.5%
14	1	13.5	Nil	1.3%
15	1	13.1	Nil	1.3%
16	1	12.8	Nil	1.2%
17	1	11.4	Nil	1.1%
18	1	11.3	Nil	1.1%
	<b>Total Borrowings</b>	<b>1,023.4</b>		

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	1,023.4
Top 10 Borrowings	909.0
<b>Top 10 as a percentage of total borrowings</b>	<b>88.8%</b>

**4. Funding Concentration by Instrument**

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	721.9	70.1%
2	External Commercial Borrowings (ECB)	161.4	15.7%
3	Term Loans	146.3	14.2%
4	WCDL/CC	0.0	0.0%
5	Commercial Paper	0.0	0.0%
	<b>Total</b>	<b>1,029.6</b>	

**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	1.0%
9	Other Short Term Debt - as a percentage of total assets	0.6%

**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.