

As on: March 31, 2021 (Provisional, Unaudited)

1. Funding Concentration based on significant counterparty

Sr. No.	Number of Significant Counterparties	Amount (₹ crore)	% of Total deposits	% of Total Borrowings
1	1	199.0	Nil	15.5%
2	2	195.6	Nil	15.2%
3	1	170.0	Nil	13.2%
4	2	137.0	Nil	10.7%
5	1	122.6	Nil	9.5%
6	2	64.5	Nil	5.0%
7	2	45.0	Nil	3.5%
8	1	42.5	Nil	3.3%
9	1	38.7	Nil	3.0%
10	1	34.1	Nil	2.7%
11	1	34.0	Nil	2.6%
12	1	31.0	Nil	2.4%
13	2	31.0	Nil	2.4%
14	1	28.8	Nil	2.2%
15	1	27.5	Nil	2.1%
16	1	24.6	Nil	1.9%
17	1	20.0	Nil	1.6%
18	1	15.0	Nil	1.2%
	Total Borrowings	1,285.1		

2. Top 20 large deposits

Nil

3. Top 10 borrowings (by counterparty)

Particulars	Amount (₹ crore)
Total Borrowings	1,285.1
Top 10 Borrowings	1,049.0
Top 10 as a percentage of total borrowings	81.6%

4. Funding Concentration by Instrument

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	907.2	70.6%
2	External Commercial Borrowings (ECB)	165.1	12.8%
3	Term Loans	188.2	14.6%
4	WCDL/CC	24.6	1.9%
5	Commercial Paper	0.0	0.0%
	Total	1,285.1	

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	5.7%
9	Other Short Term Debt - as a percentage of total assets	4.2%

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.