

As on: September 30, 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	198.5	Nil	20.1%
2	1	171.7	Nil	17.4%
3	1	131.1	Nil	13.3%
4	1	122.4	Nil	12.4%
5	2	95.7	Nil	9.7%
6	1	45.4	Nil	4.6%
7	1	32.6	Nil	3.3%
8	1	31.3	Nil	3.2%
9	2	31.3	Nil	3.2%
10	1	25.5	Nil	2.6%
11	1	20.0	Nil	2.0%
12	1	15.1	Nil	1.5%
13	1	11.3	Nil	1.1%
14	1	11.2	Nil	1.1%
15	1	11.0	Nil	1.1%
16	1	10.6	Nil	1.1%
17	1	10.4	Nil	1.1%
18	1	9.0	Nil	0.9%
19	1	3.1	Nil	0.3%
	Total Borrowings	987.0		

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	987.0
Top 10 Borrowings	885.3
Top 10 as a percentage of total borrowings	89.7%

4. Funding Concentration by Instrument

Sr. No.	Name of the instrument	Amount (₹ crore)	% of Total
1	Non-Convertible Debentures (NCD)	692.1	70.1%
2	External Commercial Borrowings (ECB)	167.7	17.0%
3	Term Loans	127.2	12.9%
4	WCDL/CC	0.0	0.0%
5	Commercial Paper	0.0	0.0%
	Total	987.0	

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	0.7%
9	Other Short-Term Debt - as a percentage of total assets	0.5%

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.