

Public Disclosure for **quarter ended September 30, 2021** pursuant to Paragraph 3 of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies (RBI/2020-21/60 DOR.NBFC (HFC).CC.No.118/03.10.136/2020-21 dated October 22, 2020 )

**Disclosure as on September 30, 2021**

**i. Funding Concentration based on significant counterparty (both deposits and borrowings)**

Sr. No.	No. of Significant Counterparties	Amount (₹ in Crore)	% of total Deposits	% of Total Liabilities*
1	22	2,284	NA	87%

**ii. Top 20 large deposits – Not Applicable as Non Deposit taking HFC**

**iii. Top 10 Borrowings**

Amount (₹ in Crore)	% of Total Liabilities*
1,677	64%

**iv. Funding Concentration based on significant instrument/product**

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	1,344	51%
2	Secured NCD	490	19%
3	Unsecured NCD	324	12%
4	NHB	146	6%
5	Securitization - PTC	170	6%

**v. Stock Ratios**

Sr. No.	Particulars	30-Sep-21
1	Commercial Papers to Total Liabilities	0%
2	Commercial Papers to Total Assets	0%
3	NCDs (Original Maturity <1 year) to Total Assets	Nil
4	NCDs (Original Maturity <1 year) to Total Liabilities	Nil
5	Other Short-Term Liabilities** to Total Assets	19%
6	Other Short-Term Liabilities** to Total Liabilities	26%

\*Total Liabilities does not include Net Worth.

\*\* Other Short Term Liabilities excludes Commercial Paper as they are already considered in 1 & 2, but includes other borrowings having residual maturity of 1 year

\*\*\* Significant Counterparties and Top 10 Borrowings are as per actual outstanding

**vi. Institutional set-up for liquidity risk management**

The ultimate responsibility for liquidity risk management rests with the Board of directors, which has established Asset-Liability Management ('ALM') Policy & Asset and Liability Management Committee (ALCO). The ALM Policy provides the governance framework for the identification, measurement, monitoring and reporting of liquidity risk arising out of Company's lending and borrowing activities. The liquidity risk is measured in terms of structural liquidity gaps across various time-buckets. Actual liquidity gaps against the Gap Limits are discussed every quarter in the ALCO meeting. ALCO manages Company's short, medium and long-term funding and liquidity management requirements. The ALCO meets regularly to review the liquidity position based on future cash flows. The Company manages liquidity risk by continuously monitoring forecast and actual cash flows and by matching the maturity profiles of financial assets and liabilities. The Company also maintains adequate liquid assets, banking facilities and reserve borrowing facilities against unexpected requirements.