

Public Disclosure for quarter ended March 31, 2022 pursuant to Paragraph 3 of Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies

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	21	2,408	NA	87%

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

iii. Top 10 Borrowings

Amount*** (₹ in Crore)	% of Total Liabilities*
1,773	64%

iv. Funding Concentration based on significant instrument/product

Sr. No.	Name of the instrument	Amount (₹ in Crore)	% of Total Liabilities*
1	Term Loans	1,457	53%
2	Secured NCD	423	15%
3	Unsecured NCD	323	12%
4	NHB	182	7%
5	Securitization - PTC	146	5%
6	ECB	75	3%

v. Stock Ratios

Sr. No.	Particulars	31-Mar-22
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	20%
6	Other Short-Term Liabilities** to Total Liabilities	28%

*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 principal 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.