

**Public Disclosure on Liquidity Risk ( June 30, 2021 )**

1) **Funding Concentration based on Significant Counter Parties**

Sr. No	No of Significant Counter Parties	Amount (in Crore)	% of Total Liabilities
1	11	25,105.76	48.63%

Note : The above is arrived including Securitization exposure to Banks

2) **Top Ten Borrowings as a % of Total Borrowings**

Sr. No	Particulars	Amount ( in Crore )	% of Total Borrowing
1	Top 10	24,130.76	49.59%

3) **Fund Concentration Based on Significant Instrument /Products**

Sr. No.	Name of Instruments	Amount (in Crore)	% of Total Liabilities
1	Non - Convertible Debentures & Market Linked Debentures	23,352.79	45.23%
2	Term Loans from Banks	14,286.87	27.67%
3	Subordinate Debts & Perpetual Debts	3,988.13	7.72%
4	External Commercial Borrowings	4,890.20	9.47%
5	Securitization Borrowings	1,747.91	3.39%
6	Commercial Paper	395.09	0.77%

4)

**Stock Ratios**

<b>Sr. No.</b>	<b>Stock Ratios</b>	<b>Ratio</b>
1	Commercial Paper as a % of Total Public Funds	0.81%
2	Commercial Paper as a % of Total Liabilities*	0.77%
3	Commercial Paper as a % of Total Assets	0.66%
4	Non - Convertible Debentures with (original maturity less than 1 year) as a % of Total Public Funds	N.A.
5	Non - Convertible Debentures with (original maturity less than 1 year) as a % of Total Liabilities	N.A.
6	Non - Convertible Debentures with (original maturity less than 1 year) as a % of Total Assets	N.A.
7	Other Short Term Liabilities** as a % of Total Public Funds	36.52%
8	Other Short Term Liabilities as a % of Total Liabilities	34.42%
9	Other Short Term Liabilities as a % of Total Assets	29.55%

**Institutional Set-Up for Liquidity Risk Management:**

The Company monitors its inflows and outflows in various buckets and ensures that there are no major mismatches in assets and liabilities in various buckets. The ALM is tabled and evaluated in the ALCO Meetings on monthly basis. The Company ensures that there is adequate liquidity cushion available in the form of investments in G-Secs/ T-Bills / Mutual Funds etc. and unavailed Bank lines. The Company issues various instruments including Term Loans, Line of Credits, Non-Convertible Debentures, External Commercial Borrowings and other market instruments. The Company has a diversified mix of investors which includes the Banks, Mutual Funds, Insurance Companies, Foreign Institutional Investors, Corporates, Provident Funds etc

**Note**

\* Total liabilities refer to Total Outside Liabilities i.e. Balance Sheet Total excluding Share Capital and Reserves.

\*\*Other short term liabilities include all contractual obligation payable within a period of 1 year excluding commercial paper.

Liquidity Coverage Ratio (LCR) Disclosure (FY 2021-22)			
		Quarter Ended 30th June'21	
(Rs.in Crore)		Total Unweighted Value (average)*	Total Weighted value (average)*
<b>High Quality Liquid Assets</b>			
<b>1</b>	<b>Total High Quality Liquid Assets (HQLA)</b>	<b>1,056.61</b>	<b>1,056.61</b>
	Cash & Bank Balances	185.33	185.33
	Investment in T-Bills.	871.29	871.29
<b>Cash Outflows</b>			
2	Deposits(for deposit taking companies)	N.A.	N.A.
3	Unsecured wholesale funding	-	-
4	Secured wholesale funding	1,765.67	2,030.52
5	Additional requirements, of which		
(i)	Outflows related to derivative exposures and other collateral requirements**	500.00	575.00
(ii)	Outflows related to loss of funding on debt products		-
(iii)	Credit and liquidity facilities	-	-
6	Other contractual funding obligations	139.29	160.18

7	Other contingent funding obligations	11.68	13.43
<b>8</b>	<b>Total Cash Outflows</b>	<b>2,416.64</b>	<b>2,779.13</b>
<b>Cash Inflows</b>			
9	Secured Lending		
10	Inflows from fully performing exposures	2,125.63	1,594.22
11	Other cash inflows	1,361.21	1,020.91
<b>12</b>	<b>TOTAL CASH INFLOWS</b>	<b>3,486.84</b>	<b>2,615.13</b>
			<b>Total Adjusted Value</b>
13	TOTAL HQLA		1,056.61
14	TOTAL NET CASH OUTFLOWS		694.78
<b>15</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>		<b>152.08%</b>

*\*The average weighted and unweighted amounts are calculated taking simple averages of daily observations*

*\*\* Consist of outflows related to collateral requirements where downgrade triggers upto and including 3 notches downgrade*