

**Disclosures as per RBI circular on Liquidity Risk Management Framework issued on November 04, 2019**

**I. Fund Concentration based on Significant counter parties as on March 31, 2020**

#	No of Significant counter Parties	Amt (in Crs)	% of Total Liabilities
1	HDFC Bank	7,854.26	14.67%
2	HSBC	1,666.20	3.11%
3	Bank Of Baroda	1,513.74	2.83%
4	Union Bank of India	1,300.00	2.43%
5	Wipro Ltd	1,260.00	2.35%
6	Citibank N.A	1,030.00	1.92%
7	SBI	1,013.68	1.89%
8	Central Bank of India	1,000.00	1.89%
9	Deutsche	1,000.00	1.87%
10	ICICI	991.67	1.85%

**Note : The above is arrived including Securitization exposure to Banks**

**II. Top Ten Borrowings as a % of Total Borrowings as on March 31, 2020**

#	No of Significant counter Parties	Amt (in Crs)	% of Total Borrowing
1	HDFC Bank	7,854.26	15.76%
2	HSBC	1,666.20	3.34%
3	Bank Of Baroda	1,513.74	3.04%
4	Union Bank of India	1,300.00	2.61%
5	Wipro Ltd	1,260.00	2.53%
6	Citibank N.A	1,030.00	2.07%
7	SBI	1,013.68	2.03%
8	Central Bank of India	1,000.00	2.01%
9	Deutsche	1,000.00	2.01%
10	ICICI	991.67	1.99%

**III. Fund Concentration Based on Significant Instrument /Products as on March 31, 2020**

#	No of Instruments	Amt (in Crs)	% of Total Liabilities
1	Non Convertible Debentures, Market Linked Debentures & Partly Paid Debentures	24,332.50	45.45%
2	Term Loans from Banks	17,740.20	33.13%
3	Subordinate Debts	500.00	0.93%
4	External Commercial Borrowings	3,244.50	6.06%
5	Securitization Borrowings	2,626.15	4.90%
6	Commercial Paper	1,405.00	2.62%

#### IV. Stock Ratios

#	Stock Ratios	March 31, 2020	December 31, 2019
1	Short-term Liability to Total Assets	31.69%	32.11%
2	Short-term liability to Long-Term Assets	47.73%	47.95%
3	Short-term Liabilities to Total Liabilities	36.43%	36.84%
4	Long-term Assets to Total Assets	66.39%	66.98%
5	Commercial papers to Total Public Funds	2.62%	5.13%
6	Commercial Paper as a % of Total Assets	2.28%	4.47%
7	Other Short term Liability to Total Public Funds	33.81%	31.71%
8	Other Short term Liability to Total Assets	29.40%	27.64%
9	Book to Equity ratio	7.69%	7.77%
10	Coupon at which long term Raised during the month	7.05%	7.65%

#### V 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 on a 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 Banks, Mutual Funds, Insurance Companies, FIIs, Corporates, PFs etc.