

Disclosure as per RBI Circular on Liquidity Risk Management Framework for Non - Banking Financial Companies and Core Investment Companies, dated November 04, 2019

Public Disclosure on Liquidity Risk (Quarter ended December 31, 2020)

1) Funding Concentration based on significant counter parties

Sr.No	No of Significant counter Parties	Amount (Rs. in Crore)	% of Total Liabilities
1	11	26,372.65	49.12%

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

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

Sr.No	Particulars	Amount (Rs. in Crore)	% of Total Borrowing
1	Top 10	25,322.65	50.19%

3) **Funding Concentration Based on Significant Instrument /Product**

Sr.No	No of Instruments	Amount (Rs. in Crore)	% of Total Liabilities
1	Non Convertible Debentures & Market Linked Debentures	22,245.04	41.43%
2	Term Loans from Banks	16,849.18	31.38%
3	Subordinate Debts & Perpetual Debts	4,000.00	7.45%
4	External Commercial Borrowings	4,821.74	8.98%
5	Securitization Borrowings	2,136.30	3.98%
6	Commercial Paper	400.00	0.75%

4) **Stock Ratios**

Sr.NO	Stock Ratios	Ratio
1	Commercial Paper as a % of Total Public Funds	0.79%
2	Commercial Paper as a % of Total Liabilities	0.75%
3	Commercial Paper as a % of Total Assets	0.65%
4	Non Convertible Debentures with (original maturity less than 1 year) as a % of Total Liabilities	N.A
5	Non Convertible Debentures with (original maturity less than 1 year) as a % of Total Assets	N.A
6	Other Short Term Liabilities as as % of Total Public Funds	36.77%
7	Other Short Term Liabilities as as % of Total Liabilities	34.56%
8	Other Short Term Liabilities as a % of Total Assets	30.11%

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 Meeting 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.