

### Public Disclosure on Liquidity Risk (March 31, 2021)

#### 1) Funding Concentration based on Significant Counterparties

Sr. No.	No. of Significant Counterparties	Amount (Rs. in Crore)	% of Total Liabilities
1	13	28,486.91	52.56%

Note : The above data is arrived after including securitization exposure to Banks

#### 2) Top Ten Borrowings

Sr. No.	Particulars	Amount (Rs. in Crore)	% of Total Borrowings
1	Top 10	25,306.74	50.26%

#### 3) Funding Concentration based on Significant Instrument /Product

Sr. No.	Name of Instrument/Product	Amount (Rs. in Crore)	% of Total Liabilities
1	Non-Convertible Debentures & Market Linked Debentures	23,356.20	43.10%
2	Term Loans from Banks	15,614.53	28.81%
3	Subordinate Debts & Perpetual Debts	4,000.00	7.38%
4	External Commercial Borrowings	4,849.67	8.95%
5	Securitization Borrowings	2,133.60	3.94%
6	Commercial Paper	400.00	0.74%

#### 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*	0.74%
3	Commercial Paper as a % of Total Assets	0.64%
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 % 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 % of Total Public Funds	36.40%
8	Other Short Term Liabilities as % of Total Liabilities	33.82%
9	Other Short Term Liabilities as % of Total Assets	29.26%

**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.

**Footnote**

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\* 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