

Public Disclosure on Liquidity Risk (Quarter ended June 30, 2020)

1) **Funding Concentration based on Significant counter parties**

Sr. No.	Number of Significant Counter Parties	Amount (in Crore)	% of Total Liabilities
1	10	23,475.21	42.97%

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

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

Sr. No	Particulars	Amount (in Crore)	% of Total Borrowing
1	Top 10	23,475.21	45.56%

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

Sr. No.	Name of the Instrument	Amount (in Crore)	% of Total Liabilities
1	Non-Convertible Debentures & Market Linked Debentures & Partly Paid Debentures	26,763.60	48.99%
2	Term Loans from Banks	16,302.53	29.84%
3	Subordinate Debts	500.00	0.92%
4	External Commercial Borrowings	4,977.56	9.11%
5	Securitization Borrowings	2,437.87	4.46%
6	Commercial Paper	550.00	1.01%

4) **Stock Ratios**

Sr. No.	Stock Ratios	Ratio as on June 30, 2020
1	Commercial Paper as % of Total Public Funds	1.07%
2	Commercial Paper as % of Total Liabilities	1.01%
3	Commercial Paper as % of Total Assets	0.88%
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 % of Total Public Funds	35.56%
7	Other Short Term Liabilities as % of Total Liabilities	33.54%
8	Other Short Term Liabilities as % of Total Assets	29.21%

5) **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, Foreign Institutional Investors, Corporates, Provident Funds etc.